

Washington State Resource Guide

Housing for Homeless People With Mental Illnesses and Co-Occurring Disorders

Updated October 2008



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Introduction to the Resource Guide

Common Ground has prepared this Resource Guide under sponsorship of DSHS to promote communication among those who are involved in the development of community-based housing for people who are homeless, mentally ill, and/or chemically dependent. Specifically, the intent is to identify the systems level resources that are available, and to encourage the partnerships needed to successfully create additional housing for these challenging populations.

The audience is Regional Support Networks, mental health and chemical dependency providers, homeless services providers, housing providers including housing authorities, local government staff, state government staff, and advocates.

The guide is limited to public resources for emergency shelter, transitional housing, and permanent supportive housing. The focus is on community-based housing models. The inclusion of resources for services is limited to those linked directly to shelter, transitional, and/or permanent housing. Licensed mental health or chemical dependency facilities are not covered. Private foundations are increasingly interested in supporting homeless housing – but are not referenced in this Guide. For more information on private foundations, visit the Philanthropy Northwest website at http://www.philanthropyNW.org/s_pnw/index.asp.

WHAT HAS CHANGED SINCE THE RESOURCE GUIDE WAS FIRST PUBLISHED IN 2003?

The Resource Guide was first created in 2003. The 2008 Update to the Guide updates all of the information in the Guide including contact information, program descriptions, and partnering agency information. The principal object of this Update was to capture all of the changes that have taken place in supportive housing development over the past five years. The 2008 update provides current information in four areas where the State has seen the most change in homeless housing since 2003:

1. New Programs. The area where homeless housing resources have changed the most since 2003, when the Resource Guide was first produced, is in the area of supportive services. The Resource Guide describes new homeless housing funding programs including HB 2163, HB 1359, and the Homeless Grant Assistance Program – all of which provide operating subsidies and supportive services funding to eligible projects at both the state and local levels. The Program for Assertive Community Treatment (PACT) was also introduced in 2005 and offers access to comprehensive mental health services.
2. Changes to Current Program Requirements. Significant changes to the Section 8 Housing Choice Vouchers, HUD-Veterans Affairs Supportive Housing (VASH), the State's Housing Trust Fund, and the Low-Income Housing Tax Credit Programs have taken place since 2003. While these program changes are too significant and lengthy to fully describe in the Resource Guide, users of the Guide will find easily accessed resources in the Guide that they may use to learn more.

3. Mental Health Housing Action Plan. DSHS commissioned a Mental Health Housing Action Plan that was released in 2007. The Plan calls for the creation of an additional 2,360 supportive housing units for people with mental illnesses, statewide, by 2015. The Plan also describes housing models that are proven to be successful to stabilize people with serious mental illnesses. A copy of the Plan may be found at http://www1.dshs.wa.gov/pdf/hrsa/mh/sti_final_mh_housing_action_plan.pdf.
4. Sales Tax for Mental Health. In 2005, the State Legislature created a local option for counties to increase sales tax by 0.1 percent to support local mental health programs, criminal justice, chemical dependency treatment, and other related services. Nine counties have currently chosen to adopt this option that can be used for local mental health housing needs. These nine counties are: Clallam, Jefferson, Skagit, Spokane, Whatcom, Clark, Okanogan, King, and Island Counties. More information on the 0.1% sales tax can be obtained from RSN agencies in each of the counties that have implemented the tax, or on the DSHS Mental Health Housing Action Plan.

WHAT ARE THE BENEFITS OF PRODUCING HOUSING FOR HOMELESS MENTALLY ILL PEOPLE?

- Current research has demonstrated that stable housing is critical to the successful support and treatment of homeless people with mental illnesses and/or addictions, and leads to significant efficiencies and savings across the multiple systems that touch persons who are homeless.

In 2001, the University of Pennsylvania's Center for Mental Health Policy and Services Research completed 8 years of research on the impact of supportive housing on 4,500 people who were homeless and severely mentally ill. Compared with a control group that was not offered permanent housing, the research confirmed that supportive housing results in significant reductions in shelter use, hospitalization and jail stays. For those in the study that received supportive housing, annual service use costs pre and post receipt of supportive housing were reduced from \$40,449 to \$24,167 when compared over a four-year interval.¹

- Washington State has a significant number of homeless people who have mental illnesses and/or addictions.

Recent data from the Washington State Department of Community, Trade, and Economic Development (DCTED) suggests that we have approximately 50,000 homeless people participating in our emergency shelter programs annually including approximately 20,000 single adults. DCTED's youth shelters serve approximately 1200 youth under the age of 18. A soon-to-be-released study of the prevalence of mental illnesses among homeless adults in Washington State will document that approximately 35% of the homeless population is

¹ See, for example, S. Metraux, S. Marcus and D. Culhane, *Assessing the Impact of the New York/New York Supported Housing Initiative for Homeless Persons with severe Mental Illness on Public Shelter Use in New York City, Psychiatric Services* (2003); and, T. Proscio, *Supportive Housing and Its Impact on the Public Health Crisis of Homelessness*, Corporation for Supportive Housing (2000).

affected by mental illness. This correlates well with previous counts that estimated approximately 6,300 homeless mentally ill people in Washington at any given point in time².

All these numbers under-report homeless mentally ill people since many homeless people do not use emergency shelter programs. Larger metropolitan areas like Spokane and Seattle have more complete counts. In smaller communities, formal data systems may not be in place but Continuum of Care processes have created estimates. In the fall of 2003, CTED will conduct a count of homeless people in most rural areas of the state. It is anticipated that this survey will identify more precisely the extent of homelessness outside of the major metropolitan areas. Data on rural homeless needs and programs administered by the Department of Community, Trade and Economic Development can be found at <http://www.cted.wa.gov/site/1123/default.aspx>.

WHAT COMMUNITY-BASED HOUSING MODELS CAN WORK FOR HOMELESS MENTALLY ILL PEOPLE?

Homeless people with mental illnesses and/or addictions can successfully live successfully in many types of housing including single-family houses and multifamily apartments or condominiums. People can live in housing solely for people with mental illnesses or in housing that serves a broad cross section of people. There are no unusual physical elements required for housing that is specifically for people with mental illnesses and/or addictions. Because people with chronic mental illness and/or addiction are often low income, rent subsidies are necessary to cover operating and maintenance costs of the housing units. Also, some mentally ill people require supporting services to maintain their housing and stabilize their lives. These supporting services are also essential to assure the housing remains available to people with mental illness and/or addiction over the long term.

Creating housing for homeless mentally ill people requires consideration of three components:

- The bricks and mortar (or wood and nails). This component is what people think of first, the physical place. However, the room, or apartment, or house is only one element of creating sustainable housing for homeless people with mental illnesses.
- The operating support. This component may include lease costs (if your organization rents space) or mortgage, maintenance, and repair costs (if your organization owns space), insurance and utility costs. Rent subsidy is usually required.
- The supporting services. Homeless mentally ill people need supporting services to maintain stable housing. Services may include case management services and clinical services. Models vary. Recently, for chronic homeless populations, housing first models have been shown to be effective at engaging people early in their stages of recovery. More traditional approaches attach services to people first and then secure housing. The Housing First service model will influence decisions on the location and configuration of the physical

² “Homeless Families in Washington State: A Study of Families Helped by Shelters and Their Use of Welfare and Social Services”, Washington State Department of Social and Health Services, 2003.

space and the plan to secure operating support. It is important to keep in mind that a person who has been homeless with a mental illness may have other, co-occurring illnesses that complicate treatment and require comprehensive supportive services. These co-occurring disorders can include substance abuse, HIV/AIDS and/or other physical disabilities.

There are a number of best practice models for housing homeless mentally ill people. They fall in three camps:

1. Housing where the mental health/chemical dependency agency is the owner, developer, property manager, and service provider.

Example: Many community mental health centers maintain “cluster houses” – individual homes or apartments in which between two and five clients share living responsibilities with ongoing support from agency case managers and housing services staff. These houses can be acquired by the agency in the open market, gifted to agencies by individual or corporate donors or built with funds secured from private and public grant sources. “Cluster homes” provide a significant degree of independence to residents, are usually placed in neighborhood and communities typical of the region served by the provider agency and ensure that ongoing assistance with the tasks of daily living is provided and the responsibilities of home management are addressed.

2. Housing where a housing authority or non-profit housing organization is the owner, developer, property manager, and the mental health/chemical dependency agency is the service provider.

Example: Utilizing Project-Based Section 8 resources and HUD-approved procedures for prioritizing individuals with specific types of disabilities or needs, local housing authorities can ensure that units are set-aside for persons with histories of homelessness and mental illness. Often, the housing authority may choose to cluster these units in a single housing complex or neighborhood in order to promote efficient and regular supportive service delivery by mental health case managers, substance abuse services and other professional provider agencies.

3. Housing where the mental health/chemical dependency agency leases units from the private rental market and provides the supporting services.

Example: HUD’s Shelter Plus Care program provides market-rate rental subsidies that can be used by agencies to secure apartments and homes in the private rental market for homeless individuals with disabilities such as mental illness, HIV/AIDS, etc. HUD requires that the value of the rental subsidies awarded to an agency be matched in the aggregate by supportive services provided to the housed individuals. The knowledge that rent payments are guaranteed and that services will be available on an ongoing basis – including the capacity to provide crisis response services – often serves as a major incentive to private landlords to participate in the Shelter Plus Care Program.

Financial Resources

FUNDING QUICK REFERENCE GUIDE

Housing funding resources described in the following section are organized by source of funding – i.e., federal, state, local, bank, and private foundation sources. All of these sources of funding offer capital funding assistance, operating subsidies, rental assistance or funding for supportive services. In many cases, one source may offer multiple types of funding. The Quick Reference Guide identifies each funding resources by type of funding and provides a hyperlink to the source’s website. Detailed contact information and program descriptions for each of the programs listed below are presented following the Quick Reference Guide.

Source	Website	Capital	Operating	Services
Housing Choice Vouchers/Sec. 8	http://www.hud.gov/offices/pih/programs/hcv/about/fact_sheet.cfm		X	
HOPWA	http://www.hud.gov/offices/cpd/aidshousing/programs/	X	X	X
Shelter Plus Care	http://www.hud.gov/offices/cpd/homeless/programs/splusc/index.cfm		X	
Supportive Housing Program	http://www.hud.gov/offices/cpd/homeless/programs/shp/index.cfm	X	X	X
Supportive Housing for Persons with Disabilities (Sec. 811)	http://www.hud.gov/offices/hsg/mfh/progdesc/disab811.cfm	X	X	
Transitional Living for Homeless Youth	http://www.acf.hhs.gov/programs/fysb			X
Basic Care for Runaway and Homeless Youth	http://www.acf.hhs.gov/programs/fysb			X
Rural Rental Assistance(Sec. 521)	http://www.rurdev.usda.gov/wa		X	
Rural Rental and Cooperative Housing Loans (Sec 515)	http://www.rurdev.usda.gov/wa	X		
HUD-VASH, Veterans Affairs Supportive Housing	http://www.hud.gov/offices/pih/programs/hcv/vash		X	X
Veterans Affairs – Grants & Per Diem	http://www.va.gov/homeless/page.cfm?pg-3	X	X	X
CDBG General Purpose Grants	http://www.cted.wa.gov/cdbg	X	X	X
CDBG Housing Enhancement	http://www.cted.wa.gov/cdbg	X		
Emergency Shelter Assistance	http://housing-information.net/esap			X
Emergency Shelter Grants	http://www.cted.wa.gov/site/888/default.aspx	X	X	X
HOME Program	http://www.cted.wa.gov/site/1047/default.aspx	X		
Tenant-Based Rental Assistance (TBRA)	http://www.cted.wa.gov/site/488/default.aspx		X	
Housing Trust Fund	http://www.cted.wa.gov/site/493/default.aspx	X		
Transitional Housing Operating and Rent (THOR)	http://www.cted.wa.gov/site/489/default.aspx		X	X
Operating & Maintenance Fund (O&M)	http://www.cted.wa.gov/site/494/default.aspx		X	

Source	Website	Capital	Operating	Services
Homeless Grant Assistance (HGAP)	http://www.cted.wa.gov/site/1036/default.aspx		X	X
Projects for Assistance in Transition from Homelessness (PATH)	http://pathprogram.samhsa.gov/			X
Program for Assertive Community Treatment (PACT)	http://www.dshs.wa.gov/mentalhealth/sti_pact.shtml			X
Federal Home Loan Bank – AHP	http://www.fhlbsea.com/communityinvestment/ourprograms/AHP/default.aspx	X		
Low-Income Housing Tax Credits	http://www.wshfc.org/tax-credits/index.htm	X		
Impact Capital	http://www.impactcapital.org	X		
CDBG	http://www.hud.gov/offices/cpd/communitydevelopment/programs/	X	X	X
HOME	http://www.hud.gov/offices/cpd/affordablehousing/programs/home/	X		
King County - HHSF	http://www.metrokc.gov/dchs/csd/Housing	X	X	X
King County - HFP	http://www.kingcounty.gov/dchs/csd/Housing/Finance.htm	X	X	
City of Seattle – Housing Levy	http://www.seattle.gov/housing/levy/	X	X	X
Washington Families Fund	http://www.buildingchanges.org/grantee-toolbox/funding-opportunities			X

FEDERAL SOURCES

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT (HUD)

Housing Choice Voucher Program

The Housing Choice Voucher Program (previously called Section 8) is a rental subsidy program. HUD awards funding to local Public Housing Authorities (PHAs). Funding is used to assist eligible families in renting decent, safe, and sanitary housing in the rental housing market. Unlike the Public Housing program, the tenant-based program does not fund development of housing or management of housing complexes.

Target Populations	Very low income families
Funding Priority	Rental assistance
Funding Cycle	On-going funding, with annual renewal for existing vouchers
Funds Available	There are no appropriations for this program and HUD does not allocate funding for project-based voucher assistance. Instead, funding for project-based vouchers comes from funds already obligated by HUD to a PHA under its annual contributions contract (ACC). The PHA can use up to 20 percent of its housing choice vouchers for project-based vouchers.
Contact Information	Harlan Stewart U.S. Dept of Housing and Urban Development Office of Public Housing 909 1st Avenue, Suite 360 Seattle, WA 98104-1000 (206) 220-6220 harlan.stewart@hud.gov http://www.hud.gov

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT (HUD)															
<u>Housing Opportunities for Persons with AIDS (HOPWA)</u> The Housing Opportunities for Persons with AIDS (HOPWA) program provides housing assistance and related supportive services to low-income persons with HIV/AIDS and their families.															
Target Populations	People with disabilities														
Funding Priority	<ul style="list-style-type: none"> • Housing information and coordination services; • Acquisition, rehabilitation and leasing of property; • Project-based or tenant-based rental assistance; • Homelessness prevention activities; • Supportive services; • Housing operating costs; • Technical assistance; and • Administrative expenses. 														
Funding Cycle	Next RFP anticipated is still to be determined.														
Funds Available	In 2008 the City of Seattle received \$1,663,000 in Formula HOPWA funds and the Balance of State received \$651,000 in Formula HOPWA funds. In 2006, \$2,091,415 was made available in Competitive HOPWA funds. Competitively awarded HOPWA funds have been granted to the City of Seattle.														
Contact Information	<table border="0"> <tr> <td><u>City of Seattle</u></td><td><u>Balance of State (non-entitlement areas)</u></td></tr> <tr> <td>Alan Painter</td><td>Mollie Wood</td></tr> <tr> <td>City of Seattle</td><td>CTED</td></tr> <tr> <td>Human Services Division</td><td>PO Box 48350</td></tr> <tr> <td>Seattle, WA 98104</td><td>Olympia, WA 98504-8350</td></tr> <tr> <td>(206) 684-0273</td><td>(360) 725-2943</td></tr> <tr> <td>alan.painter@seattle.gov</td><td>molliew@cted.wa.gov</td></tr> </table>	<u>City of Seattle</u>	<u>Balance of State (non-entitlement areas)</u>	Alan Painter	Mollie Wood	City of Seattle	CTED	Human Services Division	PO Box 48350	Seattle, WA 98104	Olympia, WA 98504-8350	(206) 684-0273	(360) 725-2943	alan.painter@seattle.gov	molliew@cted.wa.gov
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Program Description The program provides participating jurisdictions with the flexibility to create a range of housing programs for people with HIV/AIDS and the capacity to individualize services to meet local needs. HOPWA funds are distributed and used in accordance with the Washington State HIV/AIDS Housing Plan, which was published in August 1996. Emergency short-term assistance to prevent homelessness is provided in most areas of the state. Rental assistance on a longer-term basis is provided in several regions. Facility-based housing is provided in several regions of the state in the form of costs for adult family homes, which may house up to six persons living with AIDS at any one time. HOPWA funding is often requested along with Ryan White funds. The HOPWA dollars are then used primarily for housing assistance and Ryan White dollars for supportive services for people living with AIDS.															

U.S. DEPARTMENT OF HUD – MCKINNEY TARGETED HOMELESS PROGRAMS			
<u>Section 8 Moderate Rehab Single Room Occupancy Program</u>			
The SRO Program provides Section 8 rental assistance for moderate rehabilitation of buildings with SRO units-single-room dwellings, designed for the use of an individual that may or may not have food preparation or sanitary facilities within the individual units.			
Target Populations	Homeless adults		
Funding Priority	Housing providers may only use the funds for rehabilitation of housing into SRO units that will be coupled with rental assistance. To qualify, a unit must need between \$3,000 and \$16,000 in rehabilitation, which may be amortized by the rental assistance. The initial lease between a homeless person and the owner must be at least a year.		
Funding Cycle	This program is a component of the McKinney/Vento Homeless Assistance Continuum of Care programs. HUD makes Section 8 SRO rental assistance available through the annual SuperNOFA Continuum of Care Homeless Assistance competition that includes the Supportive Housing and Shelter Plus Care programs. Notice typically released in Spring each year with applications due early summer, and awards usually announced in September. Nine local Homeless Continuums (including a Balance of State Continuum managed by CTED) accept project proposals from project sponsors in early spring for ultimate submission to HUD.		
Funds Available	There are currently no new funds available for the Section 8 SRO program. There are amounts awarded to renewal HAPS for Section 8 SRO projects in the state.		
Contact Information	<table border="0"> <tr> <td style="vertical-align: top;"> <u>Seattle HUD Field Office</u> David Foster CPD Program Manager 909 First Avenue Suite 300 Seattle, WA 98104 (206) 220-5331 david.foster@hud.gov http://www.hud.gov/progdesc/shp.html </td><td style="vertical-align: top;"> <u>Spokane Field Office</u> Bill Fattic Field Office Director 920 W. Riverside Ave., Suite 588 Spokane, WA 99201 Tel: (509) 353-0674 Fax: (509) 353-0682 bill.fattic@hud.gov </td></tr> </table>	<u>Seattle HUD Field Office</u> David Foster CPD Program Manager 909 First Avenue Suite 300 Seattle, WA 98104 (206) 220-5331 david.foster@hud.gov http://www.hud.gov/progdesc/shp.html	<u>Spokane Field Office</u> Bill Fattic Field Office Director 920 W. Riverside Ave., Suite 588 Spokane, WA 99201 Tel: (509) 353-0674 Fax: (509) 353-0682 bill.fattic@hud.gov
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Section 8 Moderate Rehab Single Room Occupancy Program (continued)

Contact Information	<p><u>Seattle/King County C of C</u> <u>Contact for areas outside of Seattle:</u> Kate Speltz King County Housing and Community Development 401 5th Ave, Ste 500 Seattle, WA 98124 206-263-9084</p> <p><u>Clark County C of C</u> Craig Lyons Clark County Council on the Homeless 2500 Main Street Vancouver, WA 98660 360-993-9570</p> <p><u>Spokane City C of C</u> Jerri Allard City of Spokane, Human Services Dept. 808 W. Spokane Falls Blvd. Spokane, WA 99201-3333 509-625-6130</p>	<p><u>Seattle/King County C of C</u> <u>Contact for Seattle:</u> Eileen Denham City of Seattle Human Services Division P.O. Box 34215 Seattle, WA 98124-4215 206-684-0915</p> <p><u>Everett/Snohomish Co. C of C</u> Jackie Anderson Snohomish County HCD Snohomish County HCD 3000 Rockefeller Ave, MS 305 Everett, WA 98201 425-388-3237</p> <p><u>Yakima County C of C</u> Tim Sullivan Yakima County 128 N. Second St. Room 102 Yakima, WA 98901 509-574-1521</p>	<p><u>Washington State Rural (Balance of State)</u> Tedd Kelleher Washington State CTED 128 Tenth Ave, SW Olympia, WA 98504-2525 360-725-2930</p> <p><u>Tacoma/Pierce County C of C</u> Jeff Rodgers Pierce County Housing Programs 3602 Pacific Ave, Ste 200 Tacoma, WA 98418 253-798-6908</p>
<p>Program Information A public housing authority makes Section 8 rental assistance payments to the landlords for the homeless people who rent the rehabilitated units. Due to their small size, SRO units are less expensive to rent than regular apartments, so they often serve as the only affordable housing option for many low-income individuals and homeless persons. Such units are in short supply, however, since they yield negligible profits for building owners. The SRO program keeps some of these units available by providing rental assistance to owners for the cost of some rehabilitation, ownership, and maintenance of SRO units. Rental assistance payments cover the difference between the tenant's rental payment (generally 30 percent of the tenant's adjusted income) and a unit's rent, which must not exceed the fair market rent for the area. Public housing agencies and private non-profit organizations may apply. Non-profit organizations must subcontract with public housing agencies to administer the rental assistance.</p>			

U.S. DEPARTMENT OF HUD – MCKINNEY TARGETED HOMELESS PROGRAMS			
<p><u>Shelter Plus Care</u></p> <p>Shelter Plus Care is a housing assistance program designed to make privately owned rental housing available to low income, homeless disabled people who are receiving case management services from local social service agencies.</p>			
Target Populations	<p>To be eligible for the Shelter Plus Care program, a person must be both homeless and disabled. In the case of a homeless household, at least one adult member must be considered disabled.</p> <p>Applicants must meet the following sub-contract requirements:</p> <ul style="list-style-type: none"> • Single Room Occupancy component – applicants must subcontract with a PHA to administer the rental housing assistance program. • Sponsor-based Rental Assistance component – applicants must subcontract with a non-profit organization (sponsor) to provide rental assistance for units the sponsor owns or leases. • Project-based Rental Assistance component – applicants must subcontract with a building owner(s) for the full period to provide rental assistance for units in one or more property. 		
Funding Priority	Rental assistance is the only eligible activity under the Shelter Plus Care program. Rental assistance can be provided to sponsors or private landlords to cover the cost of rent and operations costs within reasonable rent limits.		
Funding Cycle	This program is a component of the McKinney/Vento Homeless Assistance Continuum of Care programs. Funding for S+C is available through the annual SuperNOFA Continuum of Care Homeless Assistance competition that includes the Supportive Housing and Sec. 8 SRO programs. The HUD Notice is typically released in Spring each year with applications due early Summer, and awards usually announced in September. Nine local Homeless Continuums (including a Balance of State Continuum managed by CTED) accept project proposals from project sponsors in early spring for ultimate submission to HUD.		
Funds Available	Fiscal Year Allocation (in millions) The Shelter Plus Care Program (S+C) is one of three HUD Homeless Programs that can be requested under the HUD McKinney-Vento Homeless Assistance Programs. For renewal projects funded through the 2007 NOFA, \$9,583,344 was awarded in Washington State to S+C projects. In addition, projects still operating under their initial five year grant term received S+C grant funding in previous competitions.		
Contact Information	<table border="0"> <tr> <td> <p><u>Seattle HUD Field Office</u></p> <p>David Foster CPD Program Manager 909 First Avenue Suite 300 Seattle, WA 98104 (206) 220-5331 david.foster@hud.gov http://www.hud.gov/progdesc/shp.html</p> </td><td> <p><u>Spokane Field Office</u></p> <p>Bill Fattic Field Office Director 920 W. Riverside Ave., Suite 588 Spokane, WA 99201 Tel: (509) 353-0674 Fax: (509) 353-0682 bill.fattic@hud.gov</p> </td></tr> </table>	<p><u>Seattle HUD Field Office</u></p> <p>David Foster CPD Program Manager 909 First Avenue Suite 300 Seattle, WA 98104 (206) 220-5331 david.foster@hud.gov http://www.hud.gov/progdesc/shp.html</p>	<p><u>Spokane Field Office</u></p> <p>Bill Fattic Field Office Director 920 W. Riverside Ave., Suite 588 Spokane, WA 99201 Tel: (509) 353-0674 Fax: (509) 353-0682 bill.fattic@hud.gov</p>
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Shelter Plus Care Program (continued)

Contact Information	<p><u>Seattle/King County C of C</u> <u>Contact for areas outside of Seattle:</u> Kate Speltz King County Housing and Community Development 401 5th Ave, Ste 500 Seattle, WA 98124 206-263-9084</p> <p><u>Clark County CoC</u> Craig Lyons Clark County Council on the Homeless 2500 Main Street Vancouver, WA 98660 360-993-9570</p> <p><u>Spokane City C of C</u> Jerri Allard City of Spokane, Human Services Dept. 808 W. Spokane Falls Blvd. Spokane, WA 99201-3333 509-625-6130</p>	<p><u>Seattle/King County C of C</u> <u>Contact for Seattle:</u> Eileen Denham City of Seattle Human Services Division P.O. Box 34215 Seattle, WA 98124-4215 206-684-0915</p> <p><u>Everett/Snohomish Co. C of C</u> Jackie Anderson Snohomish County HCD Snohomish County HCD 3000 Rockefeller Ave, MS 305 Everett, WA 98201 425-388-3237</p> <p><u>Yakima County C of C</u> Tim Sullivan Yakima County 128 N. Second St. Room 102 Yakima, WA 98901 509-574-1521</p>	<p><u>Washington State Rural (Balance of State)</u> Tedd Kelleher Washington State CTED 128 Tenth Ave, SW Olympia, WA 98504-2525 360-725-2930</p> <p><u>Tacoma/Pierce County C of C</u> Jeff Rodgers Pierce County Housing Programs 3602 Pacific Ave, Ste 200 Tacoma, WA 98418 253-798-6908</p>
<p>Program Information</p> <p>Shelter Plus Care was created by HUD to address the need to connect housing for homeless individuals with the appropriate support services. One of the goals of this program is to address issues faced by a homeless person newly reintroduced to regular housing, such as poor personal hygiene and cleaning skills; poor money management; drug and/or alcohol abuse; disruptive friends who come to visit; difficulty getting along with neighbors; and dealing with landlords and apartment managers. To accomplish this goal, rental subsidies are distributed to agencies providing treatment to disabled persons. Agencies are then obligated to provide services equal in monetary value to the value of the rental subsidy; agencies must be able to match obligation on a program-wide basis over a 5-year period. Clients may be required to participate fully in their mental health care; including taking any prescribed medications, as well as attending appointment with psychiatrists and case managers.</p>			

U.S. DEPARTMENT OF HUD - MCKINNEY TARGETED HOMELESS PROGRAMS			
<p><u>Supportive Housing Program (SHP)</u></p> <p>SHP helps develop housing and related supportive services for people transitioning from homelessness to independent living. Program funds help homeless people live in a stable environment, increase skills or income, and gain more control over the decisions that affect their lives.</p>			
Target Populations	Homeless individuals and families		
Funding Priority	<ul style="list-style-type: none"> • Transitional housing (generally used for 24 months or less as a stepping stone to permanent housing); • Permanent housing for homeless people with disabilities; • Supportive services for homeless people not living in supportive housing; and • Other types of innovative supportive housing for homeless people. <p>Possible eligible activities include:</p> <ul style="list-style-type: none"> • To acquire land or buildings for a homeless facility; • To build, rehabilitate, or lease a homeless facility; • To pay for new or increased supportive services to homeless people; • To meet some of the day-to-day operating expenses of homeless facilities. • May also be used to pay limited administrative expenses. 		
Funding Cycle	This program is a component of the McKinney/Vento Homeless Assistance Continuum of Care programs. Funding for SHP is available through the annual SuperNOFA Continuum of Care Homeless Assistance competition that includes the Shelter Plus Care and Sec. 8 SRO programs. Notice typically released in Spring each year with applications due early Summer, and awards usually announced in September.		
Funds Available	In 2007, HUD allocated \$34.7 Million to the 7 Continua in the state of Washington for SHP, the Section 8 Moderate Rehabilitation and Shelter + Care programs. In 2007 \$24.5 Million was awarded to SHP projects in the seven Continua throughout the state.		
Contact Information	<table border="0"> <tr> <td style="vertical-align: top;"> <p><u>Seattle HUD Field Office</u> David Foster CPD Program Manager 909 First Avenue Suite 300 Seattle, WA 98104 (206) 220-5331 david.foster@hud.gov http://www.hud.gov/progdesc/shp.html</p> </td><td style="vertical-align: top;"> <p><u>Spokane Field Office</u> Bill Fattic Field Office Director 920 W. Riverside Ave., Suite 588 Spokane, WA 99201 Tel: (509) 353-0674 Fax: (509) 353-0682 bill.fattic@hud.gov</p> </td></tr> </table>	<p><u>Seattle HUD Field Office</u> David Foster CPD Program Manager 909 First Avenue Suite 300 Seattle, WA 98104 (206) 220-5331 david.foster@hud.gov http://www.hud.gov/progdesc/shp.html</p>	<p><u>Spokane Field Office</u> Bill Fattic Field Office Director 920 W. Riverside Ave., Suite 588 Spokane, WA 99201 Tel: (509) 353-0674 Fax: (509) 353-0682 bill.fattic@hud.gov</p>
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Supportive Housing Program (continued)

Contact Information	<p><u>Seattle/King County C of C</u> <u>Contact for areas outside of Seattle:</u> Kate Speltz King County Housing and Community Development 401 5th Ave, Ste 500 Seattle, WA 98124 206-263-9084</p> <p><u>Clark County C of C</u> Craig Lyons Clark County Council on the Homeless 2500 Main Street Vancouver, WA 98660 360-993-9570</p> <p><u>Spokane City C of C</u> Jerri Allard City of Spokane, Human Services Dept. 808 W. Spokane Falls Blvd. Spokane, WA 99201-3333 509-625-6130</p>	<p><u>Seattle/King County C of C</u> <u>Contact for Seattle:</u> Eileen Denham City of Seattle Human Services Division P.O. Box 34215 Seattle, WA 98124-4215 206-684-0915</p> <p><u>Everett/Snohomish Co. C of C</u> Jackie Anderson Snohomish County HCD Snohomish County HCD 3000 Rockefeller Ave, MS 305 Everett, WA 98201 425-388-3237</p> <p><u>Yakima County C of C</u> Tim Sullivan Yakima County 128 N. Second St. Room 102 Yakima, WA 98901 509-574-1521</p>	<p><u>Washington State Rural (Balance of State)</u> Tedd Kelleher Washington State CTED 128 Tenth Ave, SW Olympia, WA 98504-2525 360-725-2930</p> <p><u>Tacoma/Pierce County C of C</u> Jeff Rodgers Pierce County Housing Programs 3602 Pacific Ave, Ste 200 Tacoma, WA 98418 253-798-6908</p>
<p>Program Information Eligible applicants include states, local governments, other government agencies (such as public housing agencies), private non-profit organizations, and community mental health associations that are public non-profit organizations. Project sponsors must submit applications through one of the local Continuums of Care. A person must be homeless to receive help from SHP projects. Grant funds can be used to provide longer-term transitional housing (up to two years) to help families and individuals regain stability and become self-sufficient or can be used to assist the homeless disabled with permanent supportive housing. Grantees must match funds for acquisition, rehabilitation, and new construction with equal or greater funding amounts from other sources. HUD grants will pay for up to 25% of eligible operating costs and 20% of supportive services. CTED administers the Supportive Housing Program primarily in areas that do not receive federal funds directly from HUD. The other eight Continua manage the program within their respective jurisdiction.</p>			

U.S. DEPARTMENT OF HUD			
<u>Supportive Housing for Persons with Disabilities (Sec. 811)</u> HUD provides funding to non-profit organizations to develop rental housing with the availability of supportive services for very low-income adults with disabilities, and provides rent subsidies for the projects to help make them affordable.			
Target Populations	People with disabilities. Eligible population include households which may consist of a single qualified person (must be at or below 50% of the area median income) and at least one member must be 18 years old or older and have a disability, such as a physical or developmental disability or chronic mental illness.		
Funding Priority	Independent living projects, condominium units and small group homes with the availability of supportive services for persons with disabilities. The capital advance can finance the construction, rehabilitation, or acquisition with or without rehabilitation of supportive housing. HUD also provides project rental assistance. This covers the difference between the HUD-approved operating cost of the project and the amount the residents pay (usually 30 percent of adjusted income).		
Funding Cycle	Applications to be submitted in response to a Notice of Funding Availability (NOFA). Notice typically released in Spring each year with applications due early Summer, and awards usually announced in September.		
Funds Available	2008 allocation is \$2,312,158 (17 units)		
Contact Information	<table border="0"> <tr> <td> <u>Seattle HUD Field Office</u> Mark Flynn Office of Multifamily Housing 909 First Avenue, #200 Seattle, WA 98104-1000 Tel: 206-220-5241 mark.flynn@hud.gov </td><td> <u>Spokane Field Office</u> Bill Fattic Field Office Director 920 W. Riverside Ave, Suite 588 Spokane, WA 99201 Tel: 509-368-3200 Fax: 509-368-3209 bill.fattic@hud.gov </td></tr> </table>	<u>Seattle HUD Field Office</u> Mark Flynn Office of Multifamily Housing 909 First Avenue, #200 Seattle, WA 98104-1000 Tel: 206-220-5241 mark.flynn@hud.gov	<u>Spokane Field Office</u> Bill Fattic Field Office Director 920 W. Riverside Ave, Suite 588 Spokane, WA 99201 Tel: 509-368-3200 Fax: 509-368-3209 bill.fattic@hud.gov
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Program Information The Section 811 program grants interest-free capital advances for non-profit sponsors to help them finance the development of rental housing with supportive services for persons with disabilities. The capital advance can finance the construction or rehabilitation of supportive housing. Each project must have a supportive services plan. The appropriate state or local agency reviews a potential sponsor's application to determine if the plan is well designed to meet the needs of persons with disabilities. Services may vary with the target population but could include items such as 24-hour staffing, in-unit call buttons, and planned activities.			

U. S. DEPARTMENT OF HEALTH AND HUMAN SERVICES	
<u>Transitional Living Program for Homeless Youth</u> The overall purpose of the Transitional Living Program (TLP) for Homeless Youth is to establish and operate transitional living projects for homeless youth, including pregnant and parenting youth. This program is structured to help older homeless youth achieve self-sufficiency and avoid long-term dependency on social services.	
Target Populations	Homeless youth
Funding Priority	Shelter, skills training, and support services to homeless youth, including pregnant and parenting youth, ages 16 through 21 for a continuous period not exceeding 18 months.
Funding Cycle	As specified in the Family and Youth Services Bureau announcement or application instructions. See http://www.acf.hhs.gov/grants/grants_fysb.html
Funds Available	Grants are for \$ 200,000. Appropriations are 35.2 million with 190 grants nation-wide.
Contact Information	Kelli Matson-Geist Family and Youth Services Bureau ACYF Operations Center c/o The Dixon Group, Inc. 118 Q Street NE Washington, DC 20002-2132 Phone:866-796-1591 FYSB@dixongroup.com http://www.acf.hhs.gov/programs/fysb
Program Description Transitional Living Programs provide youth with stable, safe living accommodations and services that help them develop the skills necessary to move to independence. Living accommodations may be host family homes, or "supervised apartments." Eligible applicants include States, localities, private entities, and coordinated networks of such entities unless they are part of the law enforcement structure or the juvenile justice system. Grants are awarded competitively for project periods of 5 years. Grantee must provide matching funds equal to at least 10 percent of the Federal share. The nonfederal share may be in cash or in-kind. (The non-Federal share may be met by cash or in-kind contributions, although applicants are encouraged to meet their match requirements through cash contributions.)	

U.S. DEPARTMENT OF HEALTH AND HUMAN SERVICES	
<u>Basic Care Program for Runaway and Homeless Youth</u>	
The purpose of this program is to prevent the sexual abuse and exploitation of runaway and homeless youth through street based outreach and referral.	
Target Populations	Runaway and homeless youth and their families
Funding Priority	Comprehensive 14 day shelter care services to reunite runaway and homeless youth with their families or identify safe and appropriate housing and services. Services to include intake, assessment, food, shelter, family and group counseling, service linkage and aftercare.
Funding Cycle	As specified in the Family and Youth Services Bureau announcement or application instructions. See http://www.acf.hhs.gov/grants/grants_fysb.html
Funds Available	Grants are for \$200,000. Current appropriation is 43.4 million with 336 grant programs nation wide
Contact Information	Kelli Matson-Geist Family and Youth Services Bureau ACYF Operations Center c/o The Dixon Group, Inc. 118 Q Street NE Washington, DC 20002-2132 Phone: 866-796-1591 FYSB@dixongroup.com www.acf.hhs.gov/programs/fysb
Program Information <p>The goals and objectives of the Basic Center Program are to: 1) alleviate problems of runaway and homeless youth; 2) reunite youth with their families and encourage the resolution of intra-family problems through counseling and other services; 3) strengthen family relationships and encourage stable living conditions for youth; and 4) help youth decide upon constructive courses of action.</p> <p>States, localities, private entities, and coordinated networks of such entities are eligible to apply for a Basic Center Program grant unless they are part of the law enforcement structure or the juvenile justice system. Federally recognized Indian organizations are also eligible to apply for grants as private, non-profit agencies.</p>	

U.S. DEPARTMENT OF HEALTH AND HUMAN SERVICES	
<u>Street Outreach Program for Runaway and Homeless Youth</u> The purpose of this program is to establish or strengthen locally controlled community-based programs that address the immediate needs of runaway and homeless youth and their families. Services must be delivered outside of the law enforcement, child welfare, mental health and juvenile justice systems.	
Target Populations	Runaway and homeless youth and their families
Funding Priority	Previously funded projects include local centers for runaway and homeless youth, Youth Development State Collaboration Programs, and Training and Technical Assistance grants.
Funding Cycle	As specified in the Family and Youth Services Bureau announcement or application instructions. See http://www.acf.hhs.gov/grants/grants_fysb.html
Funds Available	Grants are for \$200,000. Appropriations are 13.5 million with 140 programs nationwide.
Contact Information	Kelli Matson-Geist Family and Youth Services Bureau ACYF Operations Center c/o The Dixon Group, Inc. 118 Q Street NE Washington, DC 20002-2132 Phone: 866-796-1591 FYSB@dixongroup.com http://www.acf.hhs.gov/programs/fysb
Program Information The goals and objectives of the Street Outreach Program are to: 1) Prevent the sexual exploitation or abuse of runaway and homeless youth; 2) To provide street based outreach, education and prevention services and; 3) refer youth from the street for assessment and counseling. States, localities, private entities, and coordinated networks of such entities are eligible to apply for a Basic Center Program grant unless they are part of the law enforcement structure or the juvenile justice system. Federally recognized Indian organizations are also eligible to apply for grants as private, non-profit agencies.	

USDA RURAL DEVELOPMENT	
<u>Rural Rental and Cooperative Housing Loans (Sec 515)</u> Rural Rental Housing Loans are direct, competitive mortgage loans made to provide affordable multifamily rental housing. This is primarily a direct housing mortgage program; however, funds may also be used to buy and improve land and to provide necessary facilities such as water and waste disposal systems.	
Target Populations	Very low-, low-, and moderate-income families, elderly persons, and persons with disabilities.
Funding Priority	<ul style="list-style-type: none"> • Construct new housing - Applications for new construction will only be accepted in designated places based on need as determined by Rural Development • Purchasing and rehabilitating existing buildings when the cost does not exceed new construction by 5% in the same area • Purchase and improve necessary land in which the housing will be located • Developing and installing streets, water supply and sewage disposal necessary in connection with the housing. • Develop related facilities such as recreational areas • Pay related costs such as architectural fees.
Funding Cycle	Rural Development State Directors use needs criteria to establish a list of targeted communities for which applicants may request loan funds. A list of these communities is published in a Notice of Funding Availability (NOFA). The applications are then rated competitively in order to select recipients.
Funds Available	Based upon annual Congressional appropriations.
Contact Information	USDA - Rural Development Robert Lund Multi Family Housing Program Director Phone: (360) 704-7731 robert.lund@wa.usda.gov www.rurdev.usda.gov/wa
Program Information RD State Directors use needs criteria to establish a list of targeted communities for which applicants may request loan funds. The applications are then rated in order to select recipients. The Rural Cooperative Housing Loan program is a variation on the RHS Section 515 Rural Rental Housing Loan program. Cooperative housing allows a group of people to jointly own and operate their housing. A cooperative housing corporation owns the housing, and each individual or family member of the corporation has the right to occupy a specified housing unit and to participate in the operation of the cooperative.	

USDA RURAL DEVELOPMENT	
<u>Rural Rental Assistance Program (Section 521)</u> The Rural Rental Assistance (RA) program, provides rental subsidies to units that were financed with USDA funds (section 515 & 514). It is a project-based assistance program where the rent subsidy stays with the unit after each tenant move out. The program pays the difference between the tenant's contribution (30 percent of adjusted income) and the monthly rental rate, which includes the cost of all utilities and services.	
Target Populations	Persons with very low and low incomes, elderly persons, and persons with disabilities are eligible if they are unable to pay the basic monthly rent within 30 percent of adjusted monthly income.
Funding Priority	Rental assistance
Funding Cycle	Continuous funding available, however, funding for new construction has been unavailable
Funds Available	Based on annual appropriations from Congress and annual estimated property needs.
Contact Information	USDA - Rural Development Robert Lund Multi Family Housing Program Director Phone: (360) 704-7731 robert.lund@wa.usda.gov www.rurdev.usda.gov/wa
Program Information Priority for Rent Assistance in housing financed by Section 515 is given to a project either if a market study indicates the greatest percentage of prospective tenants need RA or if the area has the greatest housing need within the state and is selected for funding in accordance with the weighted criteria.	

U.S. DEPARTMENT OF VETERANS AFFAIRS	
<u>Veterans Affairs Homeless Provider's Grant and Per Diem Program</u>	
The purpose is to promote the development and provision of supportive housing and/or supportive services with the goal of helping homeless veterans achieve residential stability, increase their skill levels and/or income, and obtain greater self-determination.	
Target Populations	Homeless
Eligible Activities	Grant funds may provide up to 65% of the cost to acquire, renovate, or construct facilities that will be used to provide supportive housing (up to 24 months) and/or service centers (offering services such as case management, vocational development, crisis intervention, counseling, etc.) for homeless veterans; and to purchase vans in support of these programs. Grants may not be used for operational costs, including salaries.
Funding Cycle	Program is offered annually (as funding permits). Applications due on the date specified in the Notice of Fund Availability (NOFA) published in the Federal Register at http://www.access.gpo.gov/su_docs/aces/aces140.html or contact the Grant and Per Diem Program at 1-877-332-0334.
Appropriations	During the last eight rounds of funding, more than 800 applications were received, requesting approximately \$216 million to acquire, renovate, or construct supportive housing or service center facilities for homeless veterans or to purchase vans for outreach and transportation. In FY 94 through FY 01, 306 grants were awarded in 44 states and the District of Columbia. Total VA funding for these projects was over \$63 million.
Contact Information	Department of Veterans Affairs Grant and Per Diem Program 1-877-332-0334. http://www.va.gov/homeless/page.cfm?pg=3
Program Information The program has two levels of funding: the Grant portion and the Per Diem portion. Grants: Limit is 65% of the costs of constructing, expanding, remodeling, or altering buildings and acquiring facilities for use as service centers, transitional housing or other facilities for homeless vets. Remodeling or expanding VA properties is allowed acquiring VA properties is not. Recipients must fund the matching 35% share. Grants may not be used for operational costs, including salaries. Per Diem: Priority in awarding the Per Diem funds goes to the recipients of Grants. Non-Grant programs may qualify if they meet these criteria: (1) at least 75% of those receiving supportive services are veterans, (2) provide supportive housing or a homeless service center.	

U.S. DEPARTMENT OF VETERANS AFFAIRS	
<u>HUD-VASH, Veterans Affairs Supportive Housing Program</u>	
For eligible projects and populations, this program offers rental assistance based on the Section 8 Housing Choice Voucher program and case management services through local VA Medical Centers.	
Target Populations	Homeless veterans, families and individuals
Eligible Activities	<ul style="list-style-type: none"> • Eligible participants are homeless veterans, including those living in emergency shelters, and may be referred from non-local VA Medical Centers, or from VA programs such as Per Diem. • All initial screening for eligibility and participation is carried out by VA Medical Center staff; those accepted into the program are then referred to local housing authorities for voucher assistance; • VAMCs are required to provide appropriate treatment and supportive services to program participants. Services must include finding housing, ongoing case management, and access to health services. • Participation in case management services is mandatory in order to maintain eligibility for housing voucher assistance.
Funding Cycle	\$75 million have been allocated to HUD-VASH in the federal budget for 2008, which will serve an estimated 10,000 veterans.
Appropriations	
Contact Information	Department of Veterans Affairs 1-877-332-0334. http://www.hud.gov/offices/pih/programs/hcv/vash/
Program Information A webcast that includes detailed program information on this program may be found at http://www.hud.gov/webcasts/archives . HUDS official guide to HUD-VASH is located in the federal register at http://edocket.access.gpo.gov/2008/pdf/08-1220.pdf . Many changes have been made to HUD-VASH program rules in 2008. Contact your local housing authority, or VA Medical Center for details on recent program changes.	

MISCELLANEOUS FEDERAL SOURCES

US DEPARTMENT OF VETERANS AFFAIRS

US Department of Veterans Affairs - Seeking Federal Benefits

Individuals and advocates seeking access to federal benefits administered by the VA should contact their local VA medical center, or may investigate options described in the following two resources:

1. "Federal Benefits for Veterans and their Dependents"	The Department of Veterans Affairs publishes a booklet called "Federal Benefits for Veterans and Their Dependents" that describes the types of benefits available and lists the addresses and phone numbers for VA facilities nationwide. Write to your VA Regional Office (VARO) for a copy. Call 1-800-827-1000 or find information about benefits and addresses for regional offices at http://www1.va.gov/directory/guide/home.asp
2. National Coalition for Homeless Veterans	http://www.nchv.org/

SOCIAL SECURITY ADMINISTRATION

Social Security Administration (SSI/SSDI) - Seeking Federal Benefits

Individuals and advocates seeking access to either Social Security Income or Social Security Disability Income benefits should may investigate options described on the website of the Social Security Administration, or turn to one of the following two resources:

1. SSI/SSDI Benefits Resource	A web-based resource for tips, advice, explanations and answers about obtaining Social Security Income and Social Security Disability Income benefits: http://www.disabilitysecrets.com/
2. SOAR	<p>Supplemental Security Income (SSI) and Social Security Disability Insurance (SSDI) are disability income benefits administered by the Social Security Administration (SSA) that generally also provide either Medicaid and/or Medicare health insurance to individuals who are eligible. Accessing these benefits is often a critical first step in recovery.</p> <p>For people, who are homeless with mental health problems that impair cognition or who are returning to the community from institutions (jails, prisons or hospitals), access to these programs can be extremely challenging. The application process for SSI/SSDI is complicated, detailed, and often difficult to navigate. Typically, about 10-15 percent of individuals who are homeless have these benefits. SSI/SSDI Outreach, Access and Recovery (SOAR) is a strategy that helps states to increase access to SSI/SSDI for people who are homeless or at risk of homelessness through 1)Strategic planning 2)Training and 3)Technical assistance</p> <p>SOAR currently works in 34 states and Los Angeles County and has success rates on initial application of 70 percent compared to the usual 10-15 percent for applicants who are homeless.</p> <p>See http://www.prainc.com/SOAR/soar101/what_is_soar.asp for more information.</p>

STATE SOURCES

DEPARTMENT OF COMMUNITY, TRADE AND ECONOMIC DEVELOPMENT

CDBG General Purpose Grants

The Community Development Block Grant (CDBG) General Purpose Grants are made available annually through a competitive application process to assist cities, towns, and counties in carrying out significant community and economic development projects that principally benefit low- and moderate-income persons. CTED administers CDBG for non-entitlement areas. The following information applies only to non-entitlement areas.

Target Populations	Low and moderate income populations
Funding Priority	<ul style="list-style-type: none"> • Public Facilities, such as water, wastewater, storm sewer, and streets; • Community Facilities, i.e. comm. centers, health care facilities, and ECEAP/Headstart facilities; emergency shelters; • Housing rehabilitation projects; • Projects in support of new housing construction (this is usually acquisition and infrastructure); • Economic Development, such as infrastructure and incubators; • Comprehensive projects requiring a combination of activities such as housing rehabilitation and infrastructure improvements; and • Barrier Removal for handicap accessibility
Funding Cycle	Applications are available in September when application workshops are conducted. Applications are due in mid-November; rating and selection is complete by end of February, with awards announced in mid- March.
Funds Available	For the 2009 funding cycle, \$11.5 million will be available and the maximum grant is \$1 million or \$1.5 million for a project over \$10 million.
Contact Information	Kaaren Roe, Program Lead P.O Box 42525 Olympia, WA 98504-2525 Tel: (360) 725-3018 kaarenr@cted.wa.gov www.cted.wa.gov/cdbg

Program Information

Eligible applicants are Washington state cities and towns with populations less than 50,000, or counties with populations less than 200,000 that are non-entitlement jurisdictions or are not participants in a U.S. Department of Housing and Urban Development (HUD) Urban County Entitlement Consortium. Projects must principally benefit low- and moderate-income persons. Low- and moderate-income is defined as 80 percent of county median income.

DEPARTMENT OF COMMUNITY, TRADE AND ECONOMIC DEVELOPMENT	
<u>CDBG Housing Enhancement Program</u> The Housing Enhancement Program is a companion grant that can be used in coordination with the Housing Finance Unit to provide eligible cities and counties the ability to partner with non-profit, low income housing develops to assist in the development or preservation of housing projects. It provides a flexible source of funds to streamline project financing and improve the feasibility and affordability of well-developed projects. CTED administers CDBG for non-entitlement areas. The following information applies only to non-entitlement areas.	
Target Populations	Low and moderate-income populations.
Funding Priority	Funds in the program are available to cover project costs that cannot be paid by the Housing Finance Unit. Eligible activities include off-site infrastructure or community facilities that are an integral part of a comprehensive project. An example would include the costs of a daycare facility that has been incorporated into the design of a project that is requesting Housing Trust Fund support. Projects must be located in non-entitlement areas.
Funding Cycle	Requests for CDBG funds are considered at the same time as applications to the Housing Trust Fund, during each spring and fall funding rounds.
Funds Available	\$1 million is available for 2009. Housing Enhancement funds are limited to the amount of funds available at the time of application.
Contact Information	Kaaren Roe, Program Lead P.O. Box 42525 Olympia, WA 98504-2525 Tel: (360) 725-3018 kaarenr@cted.wa.gov www.cted.wa.gov/cdbg
Program Information The review of CDBG Housing Enhancement applications includes the determination by CDBG and Housing Finance Unit staff that the amount of assistance being requested is funding a clearly defined gap between the amount of funds necessary to complete a project and all other potential funding sources. Applications to the Housing Trust Fund that wish to be considered for CDBG Housing Enhancement funds must have the certified support of an eligible local government in advance of the due date for Housing Trust Fund applications. CDBG staff is available to assist in providing information regarding local certification and citizen participation requirements.	

DEPARTMENT OF COMMUNITY, TRADE AND ECONOMIC DEVELOPMENT	
<u>Emergency Shelter Assistance Program (ESAP)</u> The Emergency Shelter Assistance Program (ESAP) helps to support the operating expenses of shelters for people who are homeless. The program pays for up to 90 days of shelter and/or homelessness prevention services. One-half of the funds are dedicated to families with children.	
Target Populations	Homeless
Funding Priority	<ul style="list-style-type: none"> • Operating expenses of emergency shelters; • Salaries of program staff; • Vouchers for short-term stays in hotels and motels; • Homelessness prevention activities.
Funding Cycle	Funding applications are due in early May of each odd numbered year. The ESAP allocates funds to the geographic areas, primarily through Continuum of Care organizations, defined by county borders using the locally developed formulas.
Funds Available	Approximately \$5 million provided annually to help shelters across Washington. Each county receives a base funding level of \$12,000 per year.
Contact Information	Kathy Giglio P.O Box 42525 128 – 10 TH Ave SW Olympia, WA 98504-2525 Tel: (360) 725-2939 kathyg@cted.wa.gov http://housing-information.net/esap/
Program Information State funds leverage community sources of support and represent 22 percent of funding assistance to more than 165 shelters. Providers receiving ESAP funding must have been providing emergency shelter services for at least one year, or serve an area or population of demonstrated unmet need as determined by a consortium of service providers in a county. As part of the contract process, participating providers will jointly sign the application to the state to demonstrate agreement with the funding allocations.	

DEPARTMENT OF COMMUNITY, TRADE AND ECONOMIC DEVELOPMENT			
<u>Emergency Shelter Grants Program</u> The U. S. Department of Housing and Urban Development provides ESG funds to supplement State, local, and private efforts to improve the quality and number of emergency homeless shelters. By funding emergency shelter and related social services the Emergency Shelter Grants (ESG) program is designed to be the first step in a continuum of assistance to prevent homelessness and to enable homeless individuals and families to move toward independent living. The ESG program awards grants to eligible applicants, who are typically states, territories, and qualified larger cities and counties. States and territories that receive ESG funds must distribute the funds to local governments or private non-profit organizations. CTED administers CDBG for non-entitlement areas. The following information applies only to non-entitlement areas.			
Target Populations	Homeless		
Funding Priority	<ul style="list-style-type: none"> • Conversion, major rehabilitation, or renovation of buildings as emergency shelters; • Shelter operating expenses, essential services (supportive services concerned with employment, health, drug abuse, and education); • Up to 30% on homelessness prevention efforts; and • Up to 30% for essential services for the homeless. 		
Funding Cycle	HUD allocates ESG funds annually to state and local government based on the formula used for the Community Development Block Grants. Each state or local government receiving funds sets their own cycle for accepting proposals for use of the funds		
Funds Available	CTED receives approximately \$1 million each year for distribution to non-entitlement communities throughout the state. The other 6 HUD-designated larger city and county jurisdictions receive a combined total of \$1 million annually.		
Contact Information	Kathy Giglio Department of Community, Trade and Economic Development 128 – 10 th Ave SW Post Office Box 42525 Olympia, WA39 Tel: (360) 725-2939 kathyg@cted.wa.gov	<u>Seattle HUD Field Office</u> Laurie Martin 909 First Avenue, #255 Seattle, WA 98104 Tel: (206) 220-5373 laurie.martin@hud.gov www.hud.gov	<u>Spokane Field Office</u> Bill Fattic 920 W. Riverside Ave., Suite 588 Spokane, WA 99201-1010 Tel: (509) 368-3200 bill.fattic@hud.gov www.hud.gov
Program Information Local governments may administer the entire grant themselves or distribute the funds to private non-profit organizations. They must also match ESG grants dollar-for-dollar from non-ESG sources. States and territories do not need to match the first \$100,000 of a grant.			

DEPARTMENT OF COMMUNITY, TRADE AND ECONOMIC DEVELOPMENT	
<u>HOME Program</u> The HOME Program is funded by a formula-based grant from the U.S. Department of Housing and Urban Development. CTED receives 40% of the total funds allocated to Washington state and local governments receive the remaining 60%. Funding is used to implement housing strategies that address the housing needs of low and very-low income households. The program is administered by the Housing Division at the Washington State Department of Community, Trade and Economic Development (CTED).	
Target Populations	Households with incomes at or below 50% of area median income
Funding Priority	<ul style="list-style-type: none"> • Acquisition, construction and rehabilitation of multi-family rental properties (HOME General Purpose (GP)) • Tenant-based rental assistance (TBRA) • Rehabilitation and repair of owner-occupied single-family homes (Housing Repair and Rehabilitation Program (HRRP))
Funding Cycle	<ul style="list-style-type: none"> • HOME GP – applications accepted during the competitive, biannual Housing Trust Fund (HTF) application process • TBRA – annual competitive process • HRRP – annual competitive process
Funds Available	CTED receives approximately \$11 million per year from HUD for the HOME Program. Each activity currently receives approximately 30% of the annual allocation, with 10% retained for program administrative costs.
Contact Information	<div> HOME General Purpose (GP) Doug Hunter HOME Program Manager State of Washington – CTED P.O. Box 42525 Olympia, WA 98504-2525 (360) 725-2924 dough@cted.wa.gov </div> <div> Tenant-Based Rental Assistance (TBRA) Mollie Gaspar TBRA Program Manager (360) 725-2943 mollieg@cted.wa.gov </div> <div> Housing Repair and Rehabilitation Program (HRRP) Pat McLachlan HRRP Manager (360) 725-2946 patmc@cted.wa.gov </div>

HOME Program (continued)

Program Information:

Activities are currently funded through the Housing Finance Unit and the Housing Improvements and Preservation Unit with HOME dollars. Preference is given to non-metropolitan and rural areas that do not receive HOME funds directly from HUD.

New Construction, Acquisition, Rehabilitation:

Eligible organizations are local governments, housing authorities, and non-profit organizations. HOME dollars will be awarded as grants, deferred loans, and amortized loans. Permanent rental housing projects for the chronically mentally ill, seniors, farm workers, and other very low-income individuals and families have been funded with HOME funds. Transitional housing for homeless families with children, homeless individuals recovering from substance abuse, and those with chronic mental illness has also been funded.

Minor Home Repair:

HOME dollars are used in conjunction with state, private, and federal weatherization dollars to perform minor home repair while doing residential retrofits. Very low-income occupants of single-family dwellings are eligible for grants and loans under this program. Repair costs may not exceed \$24,999 per unit. Eligible organizations are community action agencies, local governments and housing authorities that currently provide weatherization services.

DEPARTMENT OF COMMUNITY, TRADE AND ECONOMIC DEVELOPMENT	
<u>Tenant-Based Rental Assistance (TBRA)</u> US Department of HUD HOME program funds awarded to WA State and used to assist low-income renters. Under the TBRA program low-income households are assisted with a portion of their rent for a period of up to two years.	
Target Populations	<ul style="list-style-type: none"> • Households at or below 50% AMI • Homeless individuals and families are a priority
Funding Priority	Rental assistance
Funding Cycle	Funds are awarded through a competitive application process. The program cycle is June to July.
Funds Available	\$2.6 million allocated for current funding cycle.
Contact Information	Mollie Gaspar Department of Community of Trade and Economic Development P.O. Box 42525 128 – 10 th Ave SW Olympia, WA 98504-2525 Tel: (360) 725-2943 mollieg@cted.wa.gov www.cted.wa.gov
Program Description Eligible tenants under a TBRA program receive direct rental subsidies that enable them to live in rental units of their own choosing, provided that the units meet basic program requirements. Within the bounds of certain HOME Program rules, WA state HOME funds are awarded through a competitive Request for Proposal process. Eligible organizations are cities, counties, non-profit organizations, and public housing authorities that have administered or who can partner with an agency or technical assistance provider that has experience with Tenant Based Rental Assistance or a Section 8 Rental Assistance Program.	

DEPARTMENT OF COMMUNITY, TRADE AND ECONOMIC DEVELOPMENT	
<u>Transitional Housing Operating and Rent Program (THOR)</u> The purpose of the THOR program is to provide transitional housing for homeless individuals and families with children so they can find suitable, affordable permanent housing. This includes an Operating Subsidy Program for transitional housing facilities for homeless families with children and a Rental Assistance Program that provides partial payments for rent assistance	
Target Populations	Homeless
Funding Priority	<ul style="list-style-type: none"> • Operating assistance and rental assistance for transitional housing; • Rental assistance for individuals and families • Case management; • Administration expenses
Funding Cycle	Applications are due in May of each odd number year. The program cycle is June through July.
Funds Available	\$5 million annually is available to fund this program, based upon biennial budget allocations.
Contact Information	Cheryl Bayle P.O. Box 42525 Olympia, WA 98504-2525 Tel: (360) 725-2997 cherylb@cted.wa.gov http://cted.wa.gov/site/489/default.aspx
Program Information The THOR program provides homeless families with children with up to two years of rental assistance, transitional facility operating subsidies, and case management to help them transition to permanent housing and self-sufficiency. The program is funded through the State General Fund. The key to client success in the THOR program is the Housing Stability Plan. Participants must collaborate with case managers to identify long and short-term goals and strategies that will address and alleviate any barriers to reaching self-sufficiency. The case manager is responsible for connecting families to a wide variety of services, tracking the family's progress, and modifying the Plan as goals are reached or problems arise. THOR contractors may use up to 40% of their funding to pay for the costs of case management.	

DEPARTMENT OF COMMUNITY, TRADE AND ECONOMIC DEVELOPMENT	
<p><u>Washington State Housing Trust Fund</u></p> <p>The Housing Trust Fund works in partnership with private lenders, other state agencies, local governments, and community-based housing developers to provide safe, decent, and affordable housing in communities throughout the state. The Housing Trust Fund supports the construction or rehabilitation of more than 3,000 housing units each biennium by leveraging funds with an average ratio of 4:1 from other public and private sources.</p>	
Target Populations	Projects must benefit households with incomes below 80 percent of area median income. Projects serving lower income levels are more competitive.
Funding Priority	<ul style="list-style-type: none"> • Construction financing; • Permanent financing; • Down payment assistance (Homeownership) • Acquisitions, rehabilitation or new construction of low and very low income housing units; • For acquisition, construction and rehabilitation. <p>This program has typically been used for rental housing, first-time homebuyer programs, and assistance with homeowner rehabilitation.</p>
Funding Cycle	Twice each year in April and September
Funds Available	Approximately \$200 million appropriated for the biennium 2007-2009. \$34 million is available for the Fall 2008 round.
Contact Information	<p>Lisa Vatske, Managing Director Washington State Department of Community, Trade and Economic Development 128 – 10th Ave SW PO Box 42525 Olympia, WA 98504-82525 (360) 725-2915 lisav@cted.wa.gov http://www.cted.wa.gov/site/493/default.aspx</p>
<p>Program Information</p> <p>Funds are awarded through a competitive process. Applications are submitted to the State in response to requests for proposals. Housing projects using HTF monies typically are obligated to house low-income households for 40 years. There are set-aside funds in the Housing Trust Fund for special populations.</p>	

STATE DEPARTMENT OF COMMUNITY, TRADE AND ECONOMIC DEVELOPMENT	
<u>Washington State HB 2060 State Operating & Maintenance Funds</u> The Operations and Maintenance (O&M) Fund is part of the Housing Trust Fund (HTF) program and is used to support projects that have received capital dollars from the HTF. Priority is given to new projects awarded with HTF funds.	
Target Populations	Very low-income populations (30% or below of AMI). Priority is given to seasonal farm worker projects and projects for persons with special needs, including disabilities and homelessness.
Funding Priority	<ul style="list-style-type: none"> • On-site salaries and benefits; • Off-site management including overhead and personnel costs; • Administrative expenses; • On-going maintenance expenses; • Contractor paid utilities; • Replacement reserve additions; • Operating reserve additions budgeted each year to cover unforeseen operating costs
Funding Cycle	Applications taken in the Spring and Fall of each year. For 2009, no new projects will be awarded O & M financing.
Funds Available	Amount varies annually.
Contact Information	Tanya Mercier P.O. Box 42525 128 – 10 th Ave SW Olympia, WA 98504-2525 (360) 725-5090 tanyam@cted.wa.gov http://www.cted.wa.gov
Program Description The purpose of the funds is to support operations and maintenance costs of housing projects or units within housing projects that are affordable to extremely low-income persons and that require a supplement to cover on-going operating expenses.	

STATE DEPARTMENT OF COMMUNITY, TRADE AND ECONOMIC DEVELOPMENT	
<p><u>ESSHB 2163 & ESSH B 1359, Homeless Housing and Assistance Act:</u></p> <p>In 2005 ESSHB 2163 created a \$10 document recording fee to fund local and state implementation of the Homelessness Housing and Assistance Act. Sixty percent of the funds stay with the counties and 40 percent go to CTED.</p> <p>In 2007 ESSHB 1359 added an additional \$8 document recording fee to help with Act implementation, with 90 percent staying with counties and 10 percent going to CTED.</p>	
Target Populations:	Priority is given to projects serving persons with special needs, including disabilities and homelessness; and to homeless populations prioritized in local Ten-Year Plans to End Homelessness.
Funding Priorities:	<p>The combined \$18 in recording fee revenue results in 74 percent of the funds collected (\$20.2 million per year) staying in counties to support local efforts to reduce homelessness.</p> <p>The remaining 26 percent of the funds collected (\$8.6 million per year) are remitted to the Home Security Fund managed by CTED. Eighty-four percent of the funds managed by CTED are being passed back to county governments to support local projects to reduce homelessness (see HGAP). Funds not passed back to counties are being used to implement the intensive data collection, performance measurement, planning, technical assistance and program management required by the Act.</p>
Funding Cycle	Applications taken in the Spring and Fall of each year.
Funds Available	Amount varies annually.
Contact Information	<p>Tedd Kelleher Community, Trade and Economic Development P.O. Box 42525 128 – 10th Ave SW Olympia, WA 98504-2525 (360) 725-2930 teddk@cted.wa.gov http://cted.wa.gov/site/823/default.aspx</p>

STATE DEPARTMENT OF COMMUNITY, TRADE AND ECONOMIC DEVELOPMENT	
<p><u>Homeless Grant Assistance Program (HGAP)</u></p> <p>HGAP is funded via a \$10 county document recording fees (primarily the recording of mortgages). The fee is estimated to generate between \$12.3 and \$16.5 million/year. Of the revenue collected:</p> <ul style="list-style-type: none"> • 2% is retained by local county auditors for administration costs; • 60% of remaining funds is remitted to local governments; and • 40% of remaining funds to CTED for local grants, technical assistance, and administration. <p>HGAP was first launched in 2006 to provide grants to Washington State counties for innovative projects that reduce homelessness and demonstrate systems change by integrating criminal justice, social service, health, and other state and local systems.</p>	
Target Populations:	Priority is given to projects serving persons with special needs, including disabilities and homelessness; and to homeless populations prioritized in local Ten-Year Plans to End Homelessness.
Funding Priorities:	<ul style="list-style-type: none"> • Operation and Maintenance of Owned Structures • Project-Based Leasing • Rental Assistance • Supportive Services
Funding Cycle	Applications taken in the Spring and Fall of each year.
Funds Available	Amount varies annually.
Contact Information	<p>Jennifer Turin P.O. Box 42525 128 – 10th Ave SW Olympia, WA 98504-2525 (360) 725-2942 jennifert@cted.wa.gov http://www.cted.wa.gov/housing</p>
<p>Program Description</p> <p>The purpose of the funds is to support operations and supportive service costs of housing projects or units within housing projects that are prioritized by local Ten-Year Plans.</p>	

DEPARTMENT OF SOCIAL & HEALTH SERVICES	
<u>Projects for Assistance in Transition From Homelessness (PATH)</u> Created under the McKinney Act, the PATH program, is a formula grant program that funds the 50 States, District of Columbia, Puerto Rico, and four U.S. Territories to support service delivery to individuals with serious mental illnesses, as well as individuals with co-occurring substance use disorders, who are homeless or at risk of becoming homeless.	
Target Populations	People who are homeless and are experiencing severe mental illness and who also may have a co-occurring substance use disorder. Funds are targeted to provide outreach and engagement to people who need services and likely are resistant to accepting them.
Funding Priority	Community-based outreach and engagement, mental health, substance abuse, case management, housing access and other recovery and support services.
Funding Cycle	October 1 through September annually
Funds Available	The current state allocation is \$1,046,000 as of July 1, 2008. Funding is contracted to licensed mental health agencies through Regional Support Networks.
Contact Information	Washington State Department of Social & Health Services Hank Balderrama Mental Health Division 1115 Washington St., S.E. P.O. Box 45320 Olympia, WA 98504-5320 Phone: (360) 902-0820 Fax: (360) 902-7691 baldech@dshs.wa.gov
Program Information The PATH program delivers essential services, leverages significant state and local resources, and utilizes a creative network of human service organizations to improve the mental health and well being of people who are homeless and have mental illnesses. Federal intent of the program is both to provide direct services and to coordinate with others to provide services and reduce barriers to services. State and local resources must match Federal funds. For every \$3 in Federal funds, state or local agencies must put forward \$1 in cash or in-kind services.	

DEPARTMENT OF SOCIAL & HEALTH SERVICES	
<p><u>Program for Assertive Community Treatment (PACT)</u></p> <p>PACT is an effective, evidenced-based, recovery-oriented mental health service delivery model that utilizes a multi-disciplinary team approach providing intensive outreach-oriented services to individuals with severe and persistent mental illnesses and co-occurring disorders. Utilizing a client-centered approach, team members share responsibilities for addressing the needs of consumers and carry low caseloads to allow for individualized care and frequent contacts (1-10 staffing ratio). Services are available 24/7 and directed to consumer needs with 75% to 85% of outreach delivered in the community. All services are intended to support recovery and fully reintegrate the consumer into the community by utilizing peer specialists and incorporating evidence-based practices and promising practices into individualized service planning. PACT is for individuals who have high use of psychiatric hospitalization and crisis services, have difficulty benefiting from traditional services, and may have a high risk or history of arrest and incarceration. PACT is funded for \$10.4 million per year for statewide implementation.</p> <p>A detailed PACT program description, including evidence of its effectiveness as a component of a permanent supportive housing strategy, is attached to this report, as an exhibit.</p>	
Target Populations	People who are homeless and are experiencing severe mental illness and who also may have a co-occurring substance use disorder.
Funding Priority	Community-based treatment and supportive services, including mental health, substance abuse, case management, housing access and other recovery and support services.
Funding Cycle	October 1 through September annually
Funds Available	Funding is contracted to licensed mental health agencies through Regional Support Networks.
Contact Information	Washington State Department of Social & Health Services Andy Toulon Mental Health Division Health and Rehabilitative Services Administration PO Box 45320 Olympia, WA 98504 Phone: (360) 902-0818
<p>Program Information</p> <p>The Mental Health Division (MHD) has contracted with the Washington Institute for Mental Health Research and Training (WIMHRT) to assist with implementing statewide PACT teams. In July 2007, the six western Regional Support Networks (RSNs) began serving clients in seven PACT teams and the three eastern RSNs began serving clients in October 2007. Each PACT team is presently enrolling an average of 4-6 consumers per month until full capacity is reached. The goal of the 10 PACT teams is to gradually enroll consumers to serve a total of between 648 to 800 individuals statewide.</p>	

WASHINGTON STATE DEPARTMENT OF VETERANS AFFAIRS	
<p><u>Homeless Veterans Reintegration Project (HVRP)</u></p> <p>HVRP is a proven, successful program that gets homeless veterans off the street and back to being productive members of society. WDVA provides HVRP-W services to Women Veterans in the Puget Sound Region of King, Pierce, Thurston, Kitsap, and Snohomish Counties. HVRP-Rural services are provided to Counties in Eastern Washington, Northern Idaho, Western Montana, and Northeastern Oregon. The HVRP offers a structured, individually designed case management plan to assist veterans become employable and secure.</p> <p>Program Services include:</p> <ul style="list-style-type: none"> • Immediate needs – food, clothing and shelter; • Outreach to homeless providers; • Employability needs and skills assessment; • Job readiness services, including transitional housing assistance, basic skills training, therapeutic work, résumé development and employment opportunity referrals; and • 90, 180, and 270-day job retention follow-up. 	
Eligibility	<p>To be eligible for participation under HVRP, an individual must be homeless and a veteran as defined: The term “homeless or homeless individual” includes persons:</p> <ul style="list-style-type: none"> • Who lack a fixed, regular and adequate nighttime residence; • Whose primary nighttime residence is either a supervised public or private shelter designed to provide temporary living accommodations, or a temporary residence for individuals intended to be institutional; or • Living in a private place not designed for, or ordinarily used as a regular sleeping accommodation for human beings. <p>The term “veteran” means a person who served in active duty military, naval or air service and who was discharged or released under other than dishonorable.</p>
Contact Information	<p>Washington State Department of Social & Health Services Andy Toulon Mental Health Division Health and Rehabilitative Services Administration PO Box 45320 Olympia, WA 98504 Phone: (360) 902-0818</p>

LOW INCOME TAX CREDITS

WASHINGTON STATE HOUSING FINANCE COMMISSION

Low Income Housing Tax Credits

The low-income housing tax credit is an incentive program created to encourage the construction or rehabilitation of buildings for low-income tenants. It provides a dollar-for-dollar reduction in tax liability to property owners and investors who agree to provide low-income housing for up to 40 years. At least 20% of units must be either reserved for households earning under 50% of AMI, or 40% of units must be for households earning up to 60% AMI.

Target Populations	Low and very low income populations
Funding Priority	New construction or rehab of residential properties
Funding Cycle	The 2009 application will be released in early October 2008 and the application due date will be in mid-January, 2009
Funds Available	A specified amount of credit is allocated each year to qualified projects based on per capita population of the State. The state may also receive additional credit from a National Pool composed of the unused credit of other states. \$14,338,774 million allocated in 2008.
Contact Information	Washington State Housing Finance Commission 1000 Second Avenue, #2700 Seattle, WA 98104-1046 (206) 464-7139 (800) 767-4663 askusTC@wshfc.org http://www.wshfc.org/tax-credits/index.htm

Program Information

Non-profit agencies participating in the program generally form partnerships with private investors who make equity capital investments in exchange for an ownership interest and tax credits. Non-profits must have an ownership interest (usually one percent) and materially participate in the development and operation of the projects, usually as the managing general partner. Private investors (i.e. banks, corporations) buy tax credits from the affordable housing developer; developer then uses proceeds (equity) to construct or rehab units. Credits are claimed by the project owner and/or investors over a 10-year period, although the units must remain affordable for at least 30 years. The legal requirements related to forming tax credit partnerships, selling the tax credits to investors and annual reporting to the Internal Revenue Service are relatively complicated, making the Tax Credit Program more often used for projects greater than 25 units.

The Tax Credit Program prioritizes projects where at least 25% of total units are restricted to homeless populations. Highest priority is given to projects where at least 75% of total units are restricted to homeless populations.

PRIVATE LENDER SOURCES

<u>Federal Home Loan Bank Affordable Housing Program (AHP)</u>	
Affordable Housing Program (AHP) grants are used to subsidize the construction, purchase and/or rehabilitation of owner-occupied housing; or the construction, purchase and/or rehabilitation of rental housing, at least 20 percent of the units of which will be occupied by, and affordable for, very low-income households. The Federal Home Loan Bank of Seattle coordinates Washington state AHP funding.	
Target Populations	Very low, low and moderate-income households, below 80% annual median income.
Funding Priority	<ul style="list-style-type: none"> • Construction financing; • Permanent financing; • Principal reduction; • Down payment & closing cost assistance; and • Interest rate buy-down.
Funding Cycle	One funding round per year, applications are usually due in August.
Funds Available	The AHP is funded by 10% of the Federal Home Loan Bank's net income from the previous year. In 2008, the Seattle Federal Home Loan Bank plans to award \$5.1 million through the AHP program and to continue its effort in community investments.
Contact Information	Jennifer Ernst 1501 Fourth Ave., Suite 1800 Seattle, WA 98101 (206) 340-8737 (800) 973-6223 jernst@fhlbsea.com www.fhlbsea.com
Program Information The founding round ended 2007, a total of 23 projects were awarded with a combined 4.66 million in grants. Funding summary included: <ul style="list-style-type: none"> • 11 support rental housing • 12 support homeownership • 12 are urban • 11 are rural • 11 support homeless housing • 2 support Native Peoples 	

NON-PROFIT LENDER SOURCES

Impact Capital/LISC – Pre-development Loans and Short-Term Financing

Impact Capital provides loans from the Community Development Loan Fund (CDLF) and the Community Investment Fund (CIF). Both funds provide short-term bridge loans to a range of projects, including low-income multi-family and homeownership developments, shelters, community land trusts, senior centers, day care centers, and other community facilities

The CDLF assists non-profit organizations with higher-risk; very preliminary site investigation costs associated with preparing initial applications for grants and project financing. Loans made from the CDLF loan pool are called Phase I Pre-Development Loans. The CIF enables non-profit organizations to take the next steps in project development. Impact Capital makes secured, interest-bearing bridge loans from the CIF pool, and can be used to acquire land and buildings, pay for predevelopment expenses, bridge capital campaigns, pay for construction costs and bridge tax credit equity payments. The four main types of CIF loans are: 1) Phase II Predevelopment; 2) Acquisition; 3) Construction; and 4) Lines of Credit. In addition, Impact Capital offers Commercial Tenant Improvement loans on a very limited basis.

Target Populations	Low-income populations	
Funding Priority	Project feasibility, pre-development activities (e.g. site control costs, engineering and environmental studies), acquisition, bridge financing, construction and commercial tenant improvements.	
Funding Cycle	Applications accepted any time; loan decisions made monthly.	
Funds Available	No specific appropriations. Pre-development loan amounts up to \$75,000, typically average \$40,000	
Contact Information	<u>Seattle Office</u> 401 Second Ave. S. #301 Seattle, WA 98104 Tel: (206) 587-3200 (greater Seattle) or (800) 336-0679	<u>Spokane Office</u> 203 N Washington St, # 305 Spokane, WA 99201 Tel: (509) 456-8088 or (800) 257-7345 http://www.impactcapital.org

Program Description

Impact Capital helps transform distressed communities and neighborhoods into healthy ones – good places to live, work, do business and raise families. Impact Capital does this by leveraging investments, offering tailored loans and building capacity through technical assistance.

LOCAL SOURCES –FEDERAL PASS-THROUGH FUNDING

<i>Community Development Block Grant Programs (CDBG)</i>	
<p>The CDBG program is a federal grant provided by the U. S. Department of Housing and Urban Development to CDBG “entitlement communities” (typically municipalities with populations over 50,000 and urban counties with populations over 200,000), and to all states. Entitlement Communities must certify that their use of CDBG gives maximum feasibility priority to activities that will benefit low- and moderate-income people or aid in the prevention or elimination of slums or blight.</p>	
Target Populations	Low and moderate income populations
Funding Priority	<ul style="list-style-type: none"> • Housing rehabilitation (loans and grants to homeowners, landlords, non-profits, developers); • New housing construction (only if completed by non-profit groups); • Purchasing land and buildings; • Construction of public facilities such as shelters for the homeless’ • Construction of neighborhood service centers or community buildings; • Code enforcement, demolition, and relocation funds for people displaced because of CDBG projects; • Making buildings accessible to the elderly and handicapped; and • Public services (capped at 15% of a jurisdiction’s CDBG funds) such as employment services, health & child care.
Funding Cycle	Each of the entitlement cities and counties establishes its own priorities and application cycle.
Funds Available	Approximately \$50 million is allocated to the entitlement jurisdictions of the state annually by HUD
Contact Information	Reference pages 29-30 for local contacts.
<p>Program Information Projects must principally benefit low-and moderate-income persons, defined as 80 percent of county median income.</p>	

LOCAL DEPARTMENTS OF COMMUNITY DEVELOPMENT — ESG ENTITLEMENT COMMUNITIES			
<p><u>Emergency Shelter Grants Program</u></p> <p>The U.S. Department of Housing and Urban Development provides ESG funds to supplement State, local, and private efforts to improve the quality and number of emergency homeless shelters. By funding emergency shelter and related social services the Emergency Shelter Grants (ESG) program is designed to be the first step in a continuum of assistance to prevent homelessness and to enable homeless individuals and families to move toward independent living. The ESG program awards grants to eligible applicant, typically states, territories, and qualified larger cities and counties. The following information applies only to entitlement areas.</p>			
Target Populations	Homeless		
Funding Priority	<ul style="list-style-type: none"> • Conversion, major rehabilitation, or renovation of buildings as emergency shelters; • Shelter operating expenses, essential services (supportive services for employment, health, drug abuse, and education); • Up to 30% on homelessness prevention efforts; and • Up to 30% for essential services for the homeless. 		
Funding Cycle	HUD allocates ESG funds annually to state and local government based on the formula used for the Community Development Block Grants. Each state or local government receiving funds sets their own cycle for accepting proposals for use of the funds		
Funds Available	HUD provides a total of \$1 million annually to cities of Seattle, Spokane, and Tacoma and the counties of King, Pierce and Snohomish. CTED receives approximately \$1 million each year for distribution to non-entitlement communities throughout the state.		
Contact Information	<p>Kathy Giglio Department of Community, Trade and Economic Development 128 – 10th Ave SW Post Office Box 42525 Olympia, WA39 kathyg@cted.wa.gov</p>	<p><u>Seattle HUD Field Office</u> Laurie Martin 909 First Avenue, #255 Seattle, WA 98104 Tel: (206) 220-5373 laurie.martin@hud.gov http://www.hud.gov</p>	<p><u>Spokane Field Office</u> Bill Fattic 920 W. Riverside Ave., Suite 588 Spokane, WA 99201-1010 Tel: (509)368-3200 bill.fattic@hud.gov http://www.hud.gov</p>
<p>Program Information:</p> <p>Local governments may administer the entire grant themselves or distribute the funds to private non-profit organizations. They must also match ESG grants dollar-for-dollar from non-ESG sources. States and territories do not need to match the first \$100,000 of a grant.</p>			

LOCAL DEPARTMENTS OF COMMUNITY DEVELOPMENT— HOME PARTICIPATING JURISDICTIONS	
<u>HOME Program</u> The HOME program is a formula grant of the U. S. Department of Housing and Urban Development (HUD) to states and local jurisdictions. Funding is used to implement housing strategies that address the affordable housing needs of low-and very low-income individuals and families. The following information applies only to entitlement areas.	
Target Populations	Households with incomes at or below 50% of area median income
Funding Priority	<ul style="list-style-type: none"> • Rental housing production and rehabilitation loans and grants (new home construction) • First-time homebuyer assistance • Rehabilitation loans for homeowners (minor home repair) • Tenant-based rental assistance (2-year renewable contracts)
Funding Cycle	Each of the 14 local government and consortia jurisdictions has their own distinct funding cycle.
Funds Available	Varies by entitlement area.
Contact Information	See page 33-34 for a list of local contacts.
Program Information Jurisdictions may undertake projects directly or may provide grants or loans to assist non-profit agencies to construct, rehabilitate, lease or convert housing serving primarily low-income persons including the homeless.	

LOCAL DEPARTMENTS OF COMMUNITY DEVELOPMENT	
<u>ESSHB 2060, Document Recording Fees</u>	
State 2060 and 2163/1359 funds are a dedicated source of funds (generated by recording fees) collected by county assessors to be used solely for the creation of affordable housing to people of very low incomes. Specific priorities for use of these funds are established by the local jurisdictions.	
Target Populations	Low income, homeless populations.
Funding Priority	To be determined by each individual county.
Funding Cycle	To be determined by each individual county.
Funds Available	Varies depending on amount of revenue collected from local registration fees.
Contact Information	Contact your local county housing administrator or auditor.
Program Description The priorities of use and the mechanism to allocate funds are designed locally. Funds may be used for capital, operating subsidies or funding supportive services.	

LOCAL DEPARTMENTS OF COMMUNITY DEVELOPMENT

ESSHB 2163/1359 Local Funds, Document Recording Fees

In 2005, [ESSHB 2163](#) created a \$10 document recording fee to fund local and state implementation of the Homelessness Housing and Assistance Act. Sixty percent of the funds stay with the counties and 40 percent go to CTED. In 2007 [ESSHB 1359](#) added an additional \$8 document recording fee to help with Act implementation, with 90 percent staying with counties and 10 percent going to CTED.

The combined \$18 in recording fee allocations result in 74 percent of the funds collected (\$20.2 million per year) staying in counties to support local efforts to reduce homelessness.

The remaining 26 percent of the funds collected (\$8.6 million per year) are remitted to the Home Security Fund managed by CTED. Eighty-four percent of the funds managed by CTED are being passed back to county governments to support local projects to reduce homelessness. Funds not passed back to counties are being used to implement the intensive data collection, performance measurement, planning, technical assistance and program management required by the Act.

Target Populations	Low income, homeless populations.
Funding Priority	Funds must be used to carry-out the priorities of the communities Ten-Year Plan.
Funding Cycle	To be determined by each individual county.
Funds Available	Varies depending on amount of revenue collected from local registration fees.
Contact Information	Contact your local county housing office or auditor.

LOCAL SOURCES

King County	
<u>King County DCHS/CSD/Housing and Community Development Program – Homeless Housing & Services Program (HHSF)</u>	
Funding for services, operating support and rental assistance linked to no time-limited/ permanent housing that serves homeless individuals, families with children and young adults. Fund sources include, document recording fees HB 2163 and HB1359, Veterans and Human Services Levy and Mental Illness Drug Dependency (MIDD) sales tax collections.	
Target Populations	Homeless individuals, families with children and young adults (ages 18-25)
Funding Priority	Eligible activities include the following: Support services and service coordination, Case management, Housing placement, Financial assistance to clients (may include: move-in assistance, household items, application fees, etc.), Long-term rental assistance (12 months and longer), Operating support, Rental assistance Applicants must be located in King County, including City of Seattle
Funding Cycle	Applications are made as part of the King County Combined Notice of Funding Availability (NOFA). Applications are accepted once a year and commitments are made for up to 5 years. Applications for the Fall 2008 RFP is due on October 10. The 2008 RFP also includes 60 Section 8 vouchers from Seattle and King County Housing Authority (dedicated to projects serving young adults ages 18 – 25) and United Way of King County Campaign to end Chronic Homelessness funds. The 2008 RFP will allocate up \$9.5 million in funding for projects serving homeless people in King County.
Funds Available	Approximately \$7 million annually is available for multiple year funding commitments up to 5 years.
Contact Information	Katy Miller King County Housing and Community Development 401 5th Ave., Suite 510 Seattle, WA 98104 (206) 263-9090 Katy.miller@kingcounty.gov www.metrokc.gov/dchs/csd/Housing
Program Description It is the goal of HHSF Fund to leverage other public and private resources. 2008 RFP Funding priorities for HHSF include: <ul style="list-style-type: none"> • Create additional non time-limited housing for homeless households with significant barriers to securing and sustaining housing; and • Provide complete funding for existing projects serving high needs populations that are missing essential elements to proceed in a timely manner and successfully house the population to be served; the priority in this area is new non time-limited housing units for homeless households in the development pipeline that have clear services and operating gaps. 	

King County	
<p><u>King County Housing and Community Development, Housing Finance Program</u></p> <p>The Housing Finance Program, a section in the Housing and Community Development Program, is designed to enable local housing providers to compete for and leverage federal, state, private, and other local funds to meet the urgent housing needs of the County's low-income, homeless, displaced, and special needs populations.</p>	
Target Populations	Homeless and Special Needs Populations; Low-Income Households
Eligible Activities	<p>Funding is available for the following housing project types and development activities:</p> <ul style="list-style-type: none"> • Permanent supportive housing • Low-income housing • Service-enriched housing • New construction • Acquisition and rehabilitation • Site improvements • Relocation costs • Capitalized reserves • CHDO capacity-building activities <p>Funding can be used to assist households with incomes at or below 50% of median who are:</p> <ul style="list-style-type: none"> • Low-income families and seniors at risk of displacement and homelessness • Homeless families and individuals, including young adults • Special needs groups including: victims of domestic violence, frail elderly, persons with mental illness, alcohol and/or substance abuse issues, developmental disabilities, HIV/AIDS and other disabilities <p>Other special needs groups may be served if the applicant can demonstrate that: (1) the population to be served requires ongoing care to live in the community, and (2) support services will be linked to housing.</p>
Funding Cycle	<p>The Housing and Community Development Program participates in an annual Combined Notice of Funding Availability (NOFA) with other local public and private funders of housing and related support services, which is generally released in July. Each funder conducts an independent application and review process using a common application, with applications generally due in September, however, there is a great deal of collaboration between funders in the Combined NOFA as funding decision are made. Applications for the Fall 2008 round were due September 23, 2008. Funding awards are generally announced in December.</p>
Appropriations	No funding has been appropriated to the Housing Opportunity Fund for 2009. Future funding is based upon appropriations.

King County Housing and Community Development, Housing Finance Program (continued)

Contact Information	John deChadenedes, Housing Finance Program Coordinator 821 Second Avenue, Suite 500 Seattle, WA 98104 206-263-9081 http://www.kingcounty.gov/dchs/csd/Housing/Finance.htm
Program Description It is the goal of the Housing and Community Development Program (HCD) to provide decent, safe and secure housing for the neediest households in King County, and to leverage other public and private resources towards that goal. All projects receiving HCD-administered funds will be expected to make maximum feasible use of other public and private fund sources, as appropriate for the project and the population served. The priorities for use of HCD-administered funds are as follows: <ul style="list-style-type: none">• Create new units of low-income rental housing that is not time-limited, including permanent supportive housing and service-enriched housing for homeless households.• Preserve housing threatened by conversion or expiring low-income use restrictions.• Invest in affordable housing throughout King County.• Link the provision of low-income housing with necessary human services, consistent with service system strategic plans.• Produce the greatest number of units at a competitive per-unit cost for the longest benefit to eligible residents.	

City of Seattle	
<u>Seattle Housing Levy</u> The 2002 Housing Levy program provides up to \$86 million over a 7-year period to provide, produce, and/or preserve affordable housing and to assist low-income tenants in Seattle.	
Target Populations	Low-income populations
Funding Priority	<ul style="list-style-type: none"> • Rental preservation and production; • Homeownership; • Neighborhood housing opportunity program; • Rental assistance, and • Operations & maintenance programs.
Funding Cycle	Applications are accepted in the Spring and Fall of each year. Applications for Fall 2008 were due on September 23.
Funds Available	An average of \$12.3 million is available each year from 2003-2009; voter approval of new levy required in 2009 in order for program to continue.
Contact Information	Debbie Thiele, Multi-family Lending Program Manager Seattle Office of Housing (206) 615-0995 debbie.thiele@seattle.gov
Program Information: <ul style="list-style-type: none"> • Rental Preservation and Production program provides housing for people with disabilities, elderly, the homeless, working families and families with children. Eligible uses include rehabilitation, new construction and redevelopment of all types of units. At least 59% of program funding is for units serving people with low income at or below 30% of area median income. Remaining 41% of funding is for units serving people with income up to 60% of area median income. • Rental Assistance program provides emergency, short-term financial help to prevent homelessness for renter households facing temporary economic hardship. Income eligibility is up to 50% of area median income. • Operations and Maintenance program Ensures levy rental units will be available to extremely low-income families and people with disabilities. It provides funding for units serving people with income up to 30% of area median income. 	

PUBLIC/PRIVATE PARTNERSHIP

Washington Families Fund (WFF)	
Washington Families Fund (WFF) is a joint effort between public sectors and private philanthropic organizations to provide and expand supportive services for families facing homelessness. Its goal is to expand the availability of service-enriched affordable housing for homeless families by providing stable long-term funding for housing-based services. The fund is administered by Building Changes.	
Target Populations	Homeless families and or homeless pregnant women
Funding Priority	<ul style="list-style-type: none"> • Comprehensive case management and • Supportive services • Life skill training • Employment services • Children services • Mental health issues • Chemical dependency issues • History of violence or trauma • HIV/AIDS/chronic health issues • Serious criminal histories • Family reunification
Funding Cycle	One funding round per year, applications are due in September
Funds Available	In the last funding cycle ended 2007: <ul style="list-style-type: none"> • 5.5 million were granted • 14 projects were chosen • Services for 225 additional units were funded
Contact Information	Emily Nolan 2014 East Madison Street, Suite 200 Seattle, WA 98122 (206) 322-9444, ext. 36 wff@buildingchanges.org

Washington Families Fund (continued)

Program Description	<p>WFF uses two program models, within which applicants may seek assistance:</p> <p>The Moderate Level Service Model places an emphasis on activities that address employment services in addition to core case management services. Employment is a key piece in helping families reach increased self-sufficiency and economic stability. While there are many programs that already address employment issues with clients, WFF specifically calls on agencies to work on employment issues that will support clients to be successful in housing specifically working to address skills development, wage progression and self-sufficiency. This model also relies on agencies to build community partnerships that strengthen clients' participation in employment training and job placement. Due to the array of barriers and variety of client needs, a wide range of employment activities will be eligible in this model. The goal is that, over time, clients will be successful in obtaining job skills and long-term employment. Moderate level project eligibility requirements and highlights:</p> <ul style="list-style-type: none">- WFF will fund up to \$3,500 per unit- 10 year award- 2:1 match required (service \$\$ only, in-kind does not count towards match)- Families need to be at or below 50% AMI- Projects must apply for a minimum of 4 units <p>The High Level Service Model is intended for agencies that serve chronically homeless families that are experiencing co-occurring disorders and multiple barriers that include: mental health issues, chemical dependency, domestic violence/trauma from violence, HIV/AIDS, families who are dealing with Child Protective Services (CPS), and serious criminal histories. This model's focus is on permanent supportive housing with intensive wrap-around services available to families. As with any WFF project, agencies will be looked upon to build or strengthen partnerships with other providers in their community. High level project eligibility requirements and highlights are:</p> <ul style="list-style-type: none">- WFF will fund up to \$7,500 per unit- 5 year award- 1:1 match required (service \$\$ only, in-kind does not count towards match)- Permanent supportive housing- Families need to be at or below 20% AMI- Projects must apply for a minimum of 10 units
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Essential Partners

REGIONAL SUPPORT NETWORKS

Regional Support Networks administer federal and state mental health service dollars in Washington State. In populous areas, RSNs serve a single county (like King, Pierce, or Spokane). In less populous areas, RSNs serve a group of counties (like Greater Columbia which serves 11 counties in central Washington).

RSN	Telephone / Fax	Administrator
Chelan-Douglas RSN 636 Valley Mall Pkwy Ste 200 East Wenatchee, WA 98802-4875	509. 886.6318 1-877-563-3678 509. 886.6320 (Fax)	Jim Colvin , RSN Administrator jcolvin@cdrsn.org
Clark County RSN P O Box 5000 Vancouver, WA 98666-5000	360.397.2130 1-800-410-1910 360.397.2490 (Fax)	Vanessa Gaston , Clark Co. Dept. of Community Services Director vanessa.gaston@clark.wa.gov Connie Mom-Chhing , RSN Administrator Connie.Mom-Chhing@clark.wa.gov
Grays Harbor RSN 2109 Sumner Avenue, Suite 203 Aberdeen, WA 98520-3699	360.532.8665 1-800-464-7277 360.533.1983 (Fax)	Joan Brewster , Director of Public Health and Social Services jbrewster@co.grays-harbor.wa.us Vera Kalkwarf , Social Services Manager vkalkwarf@co.grays-harbor.wa.us Sherri Taylor , Interim RSN Manager staylor@co.grays-harbor.wa.us
Greater Columbia Behavioral Health 101 North Edison Street Kennewick, WA 99336-1958	509.735.8681 1-800-795-9296 509.783.4165 (Fax)	Bill Wilson , RSN Director williamw@gcbh.org
King County RSN 401 Fifth Avenue, Suite 400 Seattle, WA 98104	206.263.9000 1-800-790-8049 206.296.0583 (Fax)	Jean Robertson , RSN Administrator jean.robertson@kingcounty.gov

Regional Support Networks (continued)

RSN	Telephone / Fax	Administrator
North Central WA RSN 119 Basin Street SW Ephrata, WA 98823	509.754.6577 1-800-251-5350 509.754.6580 (Fax)	Jon Kinne , Interim RSN Administrator kinnej@ncwrsn.com
North Sound MH Administration 117 North 1st Street, Ste 8 Mt. Vernon, WA 98273-2858	360.416.7013 1-800-684-3555 360.416.7017 (Fax)	Chuck Benjamin , Executive Director Charles_Benjamin@nsmha.org
Peninsula RSN 614 Division St, MS 23 Pt. Orchard, WA 98366-4676	360.337.4886 1-800-525-5637 360.337.5721 (Fax)	Anders Edgerton , Regional Administrator aedgertn@co.kitsap.wa.us
Southwest RSN 1952 9th Avenue Longview, WA 98632-4045	360.501.1212 1-800-347-6092 360.501.1207 (Fax)	Carlos Carreon , Director of Health and Human Services carreonc@co.cowlitz.wa.us
Spokane County RSN 312 West 8th Avenue Spokane, WA 99204	509.477-5722 1-800-273-5864 509.477.6827 (Fax)	Jessica Ahrens , Mental Health Systems Administrator jahrens@spokanecounty.org Christine Barada , Director Spokane Community Services cbarada@spokanecounty.org Suzie McDaniel , Assistant Director smcdaniel@spokanecounty.org
Thurston-Mason RSN 412 Lilly Road NE Olympia, WA 98506-5132	360.786.5831 1-800-658-4105 360.754.2988 (Fax)	Mark Freedman , RSN Manager freedmm@co.thurston.wa.us
Timberlands RSN P O Box 217 Cathlamet, WA 98612	360.795.3118 1-800-392-6298 360.795.3126 (Fax)	Bill Hardy , RSN Administrator hardy@trsn.org

PUBLIC HOUSING AUTHORITIES

All housing authorities in Washington State administer the federal HUD Section 8 program that provides rental assistance for extremely low-income people. Some housing authorities also develop, own, and operate public housing units funded by HUD public housing funds. Some housing authorities also use HUD resources, other public and private resources (including their bonding capacity) to develop housing for low and moderate-income people. They partner with for profit or non-profit entities in each of these approaches.

Anacortes Housing Authority 719 Q Avenue, Anacortes, WA 98221 Serving Counties: San Juan, Skagit Phone: (360) 293-7831 Email: aha@fidalgo.net Fax: (360) 293-8998, Web Site: N/A	Housing Authority of Asotin County 1212 Fair Street, Clarkston, WA 99403 Serving Counties: Asotin Phone: (509) 758-5751, Email: mema@clearwire.net Fax: (509) 758-8156, Web Site: N/A
Bellingham/Whatcom County Housing Authority P.O. Box 9701, Bellingham, WA 98227-9701 Serving Counties: Whatcom Phone: (360) 676-6887, Email: jharmon@bwcha.org Fax: (360) 676-7696, Web Site: www.bellinghamhousing.org	Bremerton Housing Authority 110 Russell Rd, P.O. Box 4460, Bremerton, WA 98312 Serving Counties: Kitsap, Mason, Jefferson Phone: (360) 479-3694, Email: bha@bremertonhousing.org Fax: (360) 616-8558, Web Site: www.bremertonhousing.org TDD/TDY: (360) 377-8606
Housing Authority of Chelan County & the City of Wenatchee 1555 South Methow, Wenatchee, WA 98801 Serving Counties: Chelan, Douglas Phone: (509) 663-7421, Email: alicia@ccwha.com Fax: (509) 663-4761, Web Site: N/A	Clallam County Housing Authority 2603 South Francis Street, Port Angeles, WA 98362 Serving Counties: Clallam Phone: (360) 452-7631, Email: ptietz@hacc-housing.org Fax: (360) 457-7001, Web Site: N/A
Columbia Gorge Housing Authority P.O. Box 1703, White Salmon, Washington 98672 Main Office: 312 Court Street - Suite 419, The Dalles, Oregon 97058 Serving Counties: Klickitat and Skamania Phone: (888) 356-8919, Main Switchboard: (541) 296-5462, Deaf Community Relay WA: (800) 833-6384, Email: info@mid-columbiahousingauthority.org Fax: (541) 296-8570, Web Site: www.mid-columbiahousingauthority.org	Everett Housing Authority 3107 Colby Avenue, P.O. Box 1547, Everett, WA 98206-1547 Serving Counties: Snohomish Phone: (425) 258-9222, Email: buda@evha.org Fax: (425) 303-1122, Web Site: www.evha.org

Public Housing Authorities (continued)

Housing Authority of Grant County 1139 Larson Boulevard, Moses Lake, WA 98837 Serving Counties: Grant Phone: (509) 762-5541, Email: jpoling@hagc.net Fax: (509) 762-2202, Web Site: www.hagc.net	Housing Authority of Grays Harbor County 602 East First Street, Aberdeen, WA 98520 Serving Counties: Grays Harbor Phone: (360) 532-0570, Email: dorothy@hagh.com Fax: (360) 532-0775, Web Site: N/A
Housing Authorities Risk Retention Pool 2500 Main Street, Suite 120, Vancouver, Washington 98660 Serving Counties: Statewide Phone: (360) 694-3500, Email: staff@harrp.com Fax: (360) 694-3600, Web Site: www.HARRP.com	Housing Authority of Island County 7 NW 6th Street, Coupeville, WA 98239-3400 Serving Counties: Island Phone: (360) 678-4181, Email: info@islandcountyha.org Fax: (360) 678-6969, Web Site: N/A
Housing Authority of Jefferson County 5210 Kuhn Street, Port Townsend, WA 98368 Serving Counties: Jefferson Phone: (360) 379-2565, Email: bha@bremertonhousing.org Fax: (360) 379-2561, Web Site: www.jeffersonhousing.org	Housing Authority of the City of Kalama 226 Cloverdale Rd., Kalama, WA 98625 Serving Counties: Cowlitz Phone: (360) 673-3444, Email: kalhsng@comcast.net Fax: (360) 673-2873, Web Site: N/A
Kelso Housing Authority 1415 South 10th, Kelso, WA 98626 Serving Counties: Cowlitz Phone: (360) 423-3490, Email: mpolmsted@mpcu.net Fax: (360) 577-6694, Web Site: N/A	Housing Authority City of Kennewick 1915 W. 4th Place, Kennewick, WA 99336 Serving Counties: Benton Phone: (509) 586-8576, Email: karlenen@kennewickha.org Fax: (509) 582-7544, Web Site: N/A
King County Housing Authority 600 Andover Park West, Seattle, WA 98188 Serving Counties: King Phone: (206) 574-1100, Email: N/A, Fax: (206) 574-1104, Web Site: www.kcha.org	Kitsap County Consolidated Housing Authority 9307 Bayshore Dr NW, Silverdale, WA 98383-9113 Serving Counties: Kitsap Phone: (360) 535-6100, Email: kccha@kccha.org Fax: (360) 535-6107, Web Site: www.kccha.com
Housing Authority of Kittitas County, 107 West 11th Ave., Ellensburg, WA 98926 Serving Counties: Kittitas Phone: (509) 962-9006, Email: housingauthority@fairpoint.net Fax: (509) 962-3575, Web Site: www.fairpoint.net/housingauthority	Longview Housing Authority 1207 Commerce Avenue, Longview, WA 98632 Serving Counties: Cowlitz, Lewis, Pacific, Wahkiakum Phone: (360) 423-0140 x 15, Email: cpegg@longviewha.org Fax: (360) 577-8818, Web Site: www.longviewha.org

Public Housing Authorities (continued)

Mason County Housing Authority 807 W. Railroad Avenue, P.O. Box 1459, Shelton, WA 98584 Serving Counties: Mason Phone: (360) 426-9726 ext. 106, Email: bha@bremertonhousing.org Fax: (360) 427-4222, Web Site: N/A	Okanogan County Housing Authority P.O. Box 1306, Okanogan, WA 98840 Serving Counties: Okanogan Phone: (509) 422-3721, Email: claudia_ocha@communitynet.org Fax: (509) 422-1713, Web Site: N/A
Housing Authority of Oroville P.O. Box 1242, Oroville, WA 98844 Serving Counties: Okanogan Phone: (509) 476-3059, Email: ohaadmin@gdicom.net Fax: (509) 476-2010, Web Site: N/A	Othello Housing Authority 335 N. Third Street, Othello, WA 99344 Serving Counties: Adams Phone: (509) 488-3527, Email: ahanks@othellohousing.com Fax: (509) 488-9769, Web Site: www.othellohousing.com
Joint Pacific County Housing Authority 1207 Commerce Avenue, Longview, WA 98632 Serving Counties: Cowlitz, Pacific, Wahkiakum Phone: (360) 423-0140 x 15, Email: cpegg@longviewha.org Fax: (360) 577-8818, Web Site: www.longviewha.org	Housing Authority of the City of Pasco and Franklin County 2505 W. Lewis Street, Pasco, WA 99301 Serving Counties: Franklin Phone: (509) 547-3581, Email: info@hacpfc.org Fax: (509) 547-4997, Web Site: N/A
Pierce County Housing Authority P.O. Box 45410, Tacoma, WA 98445-0410 Serving Counties: Pierce Phone: (253) 620-5400, Email: khull@pchawa.org Fax: (253) 620-5455, Web Site: www.pchawa.org	Renton Housing Authority 2900 NE 10th Street, P.O. Box 2316, Renton, WA 98056 Serving Counties: King Phone: (425) 226-1850, Email: tlr@rentonhousing.org Fax: (425) 271-8319, Web Site: www.rentonhousing.org
Republic/Ferry County Joint Housing Authority 83-1 N. Kauffman Street, Republic, WA 99166 Serving Counties: Ferry Phone: (509) 775-3924, Email: fcha@rcabletv.com Fax: (509) 775-1082, Web Site: N/A	Richland Housing Authority 1215 Thayer Drive, Richland, WA 99352 Serving Counties: Benton Phone: (509) 943-8686, Email: awatson@richlandha.org Fax: (509) 943-5755, Web Site: N/A
Seattle Housing Authority 120 Sixth Avenue, North, Seattle, WA 98109-5003 Serving Counties: King Phone: (206) 615-3300, Email: execdirector@seattlehousing.org Fax: (206) 615-3504, Web Site: www.seattlehousing.org	Housing Authority of Skagit County 1650 Port Drive, Burlington, WA 98233 Serving Counties: Skagit Phone: (360) 428-1959, Email: pcolbert@valleyint.com Fax: (360) 424-6005, Web Site: N/A

Public Housing Authorities (continued)

Snohomish County Housing Authority 12625 4th Avenue W., Suite 200, Everett, WA 98204 Serving Counties: Snohomish Phone: (425) 290-8499, Email: RED@hasco.org Fax: (425) 290-5618, Web Site: www.hasco.org	Northeast Washington Housing Solutions 55 West Mission, Spokane, WA 99201 Serving Counties: Pend Oreille, Spokane, Stevens, Whitman Phone: (509) 328-2953, Email: scervantes@spokanehousing.org Fax: (509) 323-2366, Web Site: www.spokanehousing.org
Housing Authority of Sunnyside, Washington 204 South 13th Street, Sunnyside, WA 98944 Serving Counties: Yakima Phone: (509) 837-5454, Email: info@sunnysideha.org Fax: (509) 837-4150, Web Site: www.sunnysideha.org	Tacoma Housing Authority 902 South L Street, Suite 2A, Tacoma, WA 98405 Serving Counties: Pierce Phone: (253) 207-4400, Email: mmirra@tacomahousing.org Fax: (253) 207-4440, Web Site: www.tacomahousing.org
Housing Authority of Thurston County 503 West 4th Avenue, Olympia, WA 98501 Serving Counties: Thurston Phone: (360) 753-8292, Email: admin@hatc.org Fax: (360) 586-0038, Web Site: www.hatc.org	Vancouver Housing Authority 2500 Main Street, Suites 100-200, Vancouver, WA 98660-2697 Serving Counties: Clark Phone: (360) 694-2501, Email: webmaster@vhausa.com Fax: (360) 993-9594, Web Site: www.vhausa.com
Walla Walla Housing Authority 501 Cayuse Street, Walla Walla, WA 99362 Serving Counties: Walla Walla Phone: (509) 527-4542, Email: reneer@wallawallaha.org Fax: (509) 527-4574, Web Site: www.wallawallaha.org	Housing Authority of the City of Yakima 810 N. 6th Avenue, Yakima, WA 98902 Serving Counties: Yakima Phone: (509) 453-3106, Email: Yha_ed@yak-pha.org Fax: (509) 453-3111, Web Site: www.yak-pha.org

ENTITLEMENT COMMUNITIES AND PARTICIPATING JURISDICTIONS

In addition to housing authorities, HUD resources flow to local communities through entitlement communities. Housing funds available to entitlement communities include: Community Development Block Grant (CDBG), Emergency Shelter Grants (ESG), and Housing Opportunities for People With AIDS (HOPWA).

CDBG Entitlement Communities in Washington State

- Cities of: Anacortes, Auburn, Bellevue, Bellingham, Bremerton, Everett, Kennewick, Kent, Lakewood, Longview, Olympia, Pasco, Richland, Seattle, Shoreline, Spokane, Tacoma, Vancouver, Yakima, Wenatchee
- Counties of: Clark, King, Kitsap, Pierce, Snohomish, Spokane

ESG Entitlement Communities

- Cities of: Seattle, Spokane, Tacoma
- Counties of: King, Pierce, Snohomish

HOPWA Entitlement Community

- Cities of: Seattle

The HOME Investment Partnership Program (HOME) is a HUD program that passes-through federal housing funding assistance to Participating Jurisdictions.

HOME Participating Jurisdictions in Washington State

- Cities of: Bellingham, Seattle, Spokane, Tacoma, Yakima
- Counties and Consortia: Pierce, Spokane, Snohomish, Clark, King, Kitsap, Longview, Richland (Tri-Cities), Tacoma/Lakewood, Thurston

Non-Entitlement/Non-Participating Jurisdiction Areas ("Balance of State")

The Washington State Department of Community, Trade and Economic Development manages HUD pass-through funds for Non-Entitlement and Non-Participating Jurisdiction Areas of the State.

CDBG Entitlement Communities, Balance Of State

CDBG Entitlement Communities
Claire Billings, CDBG Program Manager
State Department of Community, Trade, and Economic Development
Housing Division
P.O. Box 42525
Olympia, WA 98504-2525
Phone: (360) 725-3017
Email: claireb@cted.wa.gov

CDBG Entitlement Communities By City And County

City of Anacortes

Mr. Ian S. Munce, AICP
Director of Planning/Community Development
P.O. Box 547
Anacortes, WA 98221
Phone: (360) 299-1942 Fax: (360) 293-1938
Email: ian@ci.anacortes.org

City of Bellevue

Ms. Emily Leslie, Manager/Grants Coordinator
Human Services
P.O. Box 90012
Bellevue, WA 98009-9012
Phone: (425) 452-6884 Fax: (425) 452-2814
Email: eleslie@ci.bellevue.wa.us

City of Auburn

Michael Hursh
King County Consortium
25 W. Main St.
Auburn, WA 98001-4916
Phone: (253) 804-5029 Fax: (253) 804-3114

City of Bellingham

Mr. David M. Cahill, Program Manager
Division of Community Development
210 Lottie Street
Bellingham, WA 98225
Phone: (360) 778-8385 Fax: (360) 778-8302
Email: dcahill@cob.org

CDBG Entitlement communities by City and County (continued)

City of Bremerton

Marie Vila, CDBG Program Administrator
Department of Community Development
345 - 6th Street, 6th Floor
Bremerton, WA 98337
Phone: (360) 473-5375 Fax: (360) 473-5278

City of Kennewick

Ms. Carol Hughs Evans, CDBG Coordinator
Department of Administrative Services
P.O. Box 6108
Kennewick, WA 99336
Phone: (509) 585-4332 Fax: (509) 585-4445

City of Lakewood

Ms. Alice M. Bush, City Clerk
Office of the City Clerk
6000 Main St., S.W.
Lakewood, WA 98499-5027
Phone: (253) 589-2489 Fax: (253) 589-3774
Email: abush@ci.lakewood.wa.us

City of Olympia

Steven Friddle, Community Services Manager
Department of Community Planning and Development
P.O. Box 1967
Olympia, WA 98507-1967
Phone: (360) 753-8591 Fax: (360) 753-8087

City of Everett

Mr. Ross Johnson, CDBG Coordinator
2930 Wetmore Ave.
Suite 8A
Everett, WA 98201
Phone: (425) 257-8731 Fax: (425) 257-8742
Email: RJohnson@ci.everett.wa.us

City of Kent

Ms. Katherin Johnson, Housing and Human Service Manager
Department of Housing and Human Services
City of Kent
220 Fourth Avenue South
Kent, WA 98032-5895
Phone: (253) 856-5073 Fax: (253) 856-6070
Email: kjohnson@ci.kent.wa.us

City of Mount Vernon

Mr. Eric Stendal, Administrative Officer
Development Services Department
910 Cleveland Avenue
Mount Vernon, WA 98273-1967
Phone: (360) 336-6214 Fax: (360) 336-6283

City of Pasco

Angie Pittman
Department of Community and Economic Development
P.O. Box 293
Pasco, WA 99301
Phone: (509) 543-5739 Fax: (509) 545-3499

CDBG Entitlement communities by City and County (continued)

City of Richland

Ms. Deborah Bluher, Manager
Department of Economic Development and Housing Resources
P.O. Box 190 MS-20
Richland, WA 99352
Phone: (509) 942-7595 Fax: (509) 942-5665
Email: dbluher@ci.richland.wa.us

City of Spokane

Michael Adolfae
Department of Community Development
808 W. Spokane Falls Blvd., Room 650
Spokane, WA 99201
Phone: (509) 625-6325
Fax: (509) 625-6315 Fax: (360) 442-5953

City of Seattle

Mr. Michael Look, Manager
Department of Human Services
618 Second Ave. 13th Floor
Seattle, WA 98104-2232
Phone: (206) 684-1048 Fax: (206) 621-5003
Email: michael.look@seattle.gov

City of Tacoma

Ms. Cathy Morton, Contract and Program Auditor
Department of Economic Development
747 Market St., Suite 1036
Tacoma, WA 98402-3794
Phone: (253) 591-5763 Fax: (253) 591-2002
Email: cmorton@ci.tacoma.org

HOME Participating Jurisdictions By City, County, Consortium

State

Doug Hunter, HOME Program Manager
Department of Community, Trade, and
Economic Development
P.O. Box 42525
Olympia, WA 98504-2525
Phone: (360) 725-2924 Fax: (360) 586-5880
Email: dough@cted.wa.gov

Pierce County

Gary Aden, Administrative Program Manager
Department of Community Service
3602 Pacific Ave, Suite 200
Tacoma, WA 98418
Phone: 253-798-6912 Fax: 253-798-6604
Email: gaden@co.pierce.wa.us

Spokane County

Tim Crowley
Housing & Community Development Manager
312 W. 8th Ave
Spokane, WA 99204
Phone: 509-477-2521 Fax: 509-477-2561
Email: tcrowley@spokanecounty.org

City**City of Bellingham**

Mr. David Cahill, Manager
Division of Community Development
210 Lottie Street
Bellingham, WA 98225
Phone: 360-778-8385 Fax: 360-778-8302
Email: dcahill@cob.org

City of Spokane

Ms. Melora Sharts, Housing Program Finance Officer
Department of Community and Economic Development
808 W. Spokane Falls Blvd., Room 650
Spokane, WA 99201-3339
Phone: 509-625-6325 Fax: 509-625-6315
Email: msharts@spokanecity.org

City of Tacoma

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Department of Economic Development
747 Market St., Suite 1036
Tacoma, WA 98402-3794
Phone: 253-591-5763 Fax: 253-591-2002
Email: cmorton@ci.tacoma.org

City of Seattle

Debbie Thiele, Multi-family Lending Manager
Office of Housing
700 Fifth Ave. Suite 5700
Seattle 98104
Phone: (206) 615-0995 Fax: 206-233-7117
Email: debbie.thiele@seattle.gov

City of Yakima

Michael Morales, Deputy Director
Department of Community & Economic Development
129 North 2nd St.
Yakima, WA 98901
Phone: 509-575-3533 Fax: 509-575-6176
Email: bcobabe@ci.yakima.wa.us

Consortia**Snohomish County**

Dean Weitenhagen, Supervisor
Office of Housing and Community Division
3000 Rockefeller Ave., M/S #305
Everett, WA 98201
Phone: 425-388-3267 Fax: 425-388-3504

King County

Ms. Eileen Bleeker, Housing Finance Program Planner
Exchange Building
821 Second Ave., Suite 500
Seattle, WA 98104-1598
Phone: (206) 296-8642 Fax: (206) 296-0229
Email: Eileen.bleeker@metrokc.gov

City of Longview Consortium

Ms. Julie Hourcle, Assistant Planner
Department of Community and Economic Development
1525 Broadway
Longview, WA 98632-0128
Phone: (360) 442-5081 Fax: (360) 442-5953
Email: julie.hourcle@longview.wa.us

Tacoma/ Lakewood Consortium

Mr. Rick Teasley, Supervisor
Department of Economic Development
747 Market St. Suite 1036
Tacoma, WA 98402-3794
Phone: (253) 591-5238 Fax: (253) 591-2002
Email: rteasley@cityoftacoma.org

Clark County

Mr. Pete Munroe
CDBG/HOME Program Manager
P.O Box 5000
Vancouver, WA 98666-5000
Phone: 360-397-2130 Fax: 360-397-6128
Email: pete.munroe@clark.wa.gov

Kitsap County

Bonnie Tufts, CDBG Administrator
Department of Community Development
345 6th Street, Suite 400
Bremerton, WA 98337-7284
Phone: (360) 337-7284 Fax: (360) 337-4609

Tri-Cities HOME Consortium

Deborah F. Bluher
Department of Economic Development & Housing Resources
P.O. Box 190
Richland, WA 99352
Phone: 509-942-7595 Fax: 509-942-5665
Email: dbluher@ci.richland.wa.us

County of Thurston Consortium

Ms. Connie Rivera, Capital Finance Manager
Office of Program and Budget Development
2000 Lakeridge Dr., S.W.
Olympia, WA 98502-6090
Phone: (360) 709-3065 Fax: (360) 786-5409
Email: riverac@co.thurston.wa.us

Technical Assistance Resources

This section provides contact information to assist organizations and communities create housing for homeless people with mental illnesses and/or co-occurring disorders. It is not an exhaustive list, but does offer some options that are particularly relevant to the target population. Government sources primarily provide information on the programs and technical assistance they administer or deliver. Non-profit sources offer information and technical assistance and/or consultation on planning, developing, operating housing for the target population. Private consultants listed here work primarily on housing and services for homeless populations and/or housing for people with mental illnesses and co-occurring disorders.

GOVERNMENT

Department of Community, Trade, and Economic Development

The Department of Community, Trade, and Economic Development (CTED) provides a variety of financial and technical resources to local communities. The Housing Services Division within CTED manages many of the state's housing development programs, including the Housing Trust Fund and the Operating and Maintenance Fund, as well as HUD funded Community Development Block Grant programs such as the HOME program, the Homeless Families Plan, and Tenant Based Rental Assistance. CTED also manages the HUD McKinney Homeless assistance for most areas of the state.

Target Population	Low income populations
Contact Information	Will Graham, Assistant Director Housing Division 906 Columbia Street SW PO Box 42525 Olympia, WA 98504-2525 Main phone number: (360) 725-2908 http://cted.wa.gov

Department of Community, Trade, and Economic Development (continued)

1. Re-entry Housing Pilot Program CTED's Re-entry Housing Pilot Program (RHPP) provides grants to eligible organizations that offer supportive housing and services for jail and prison offenders who are under supervision and referred by the Department of Corrections (DOC). Funds are intended to promote housing stability and access to services. Participating offenders must be under supervision and referred by the DOC. The offender must be considered high-risk, high-need, or to not have a viable release plan.	
Target Populations	High-risk and high-need offenders
Program eligibility	<ul style="list-style-type: none">• Eligible programs must be located in one of the 6 counties Snohomish, King, Pierce, Yakima, Clark, and Spokane.• They may be units of local governments, housing authorities, community action agencies, or other non-profit service agencies, or collaborations of agencies that have expertise in working with offender service and housing related matters.
Contact Information	Molly Onkka, Program manager Department of Community, Trade, and Economic 906 Columbia Street SW PO Box 42525 Olympia, WA 98504-2525 (360) 725-2981 mollyo@cted.wa.gov

2. Technical Assistance Roundtable In 2004, CTED identified five experienced statewide technical assistance providers that could be organized under a single contract to be available to provide technical assistance on anything needed both internally and externally for affordable housing. The five technical assistance providers are Common Ground, Community Frameworks, Impact Capital, Office of Rural and Farm worker Housing, and Building Changes. These five technical assistance providers participate in quarterly meetings in what is called the Technical Assistance Roundtable.	
Target Populations	Low-income populations.
Contact Information	Jenny Greenlee Dept. of Community, Trade and Economic Development; Housing Division 906 Columbia Street SW P.O. Box 42525 Olympia, WA 98504-2525 (360)725-2920 jennyg@cted.wa.gov

<u>Department of Social and Health Services</u>	
The Department of Social and Health Services (DSHS) works in partnership with multiple agencies, organizations and private entities to provide care and health services to various populations throughout the state. Listed below are the housing resource office, the Mental Health Division and PATH program, and the Division of Drug and Alcohol.	
1. Housing Resources To act as a resource link, sharing information and referrals regarding available projects, and housing and service resources in Washington state.	
Target Populations	Homeless, low income and special needs populations
Contact Information	Frank Jose Mental Health administrator PO Box 45320 Olympia, WA 98504 Phone: (360) 902-0873 josef@dshs.wa.gov
2. Emergency Assistance Programs DSHS offer programs to families, individuals (18 or older), or pregnant women who face an emergency situations and do not have resources to meet their basic needs. Applicants must be residents of Washington state and must demonstrate a financial need for emergency funds for one or more of the following basic requirements: Food; shelter; clothing; minor medical care; utilities, household maintenance supplies; necessary clothing or transportation costs retain a job; or transportation for a minor (not in foster care). Applicants need to contact the local community service office for program eligibility and application.	
Target Populations	Homeless, low income and special needs populations
Program available	<ul style="list-style-type: none"> • Medical program • Emergency Food Assistance • Cash Assistance
Contact Information	To locate a local Community Service office nearby: 1-800-865-7801 Link for CSO office locations & to apply for services https://fortress.wa.gov/dshs/f2ws03esaapps/onlinecso/cover.asp

3. Mental Health /PATH (Projects for Assistance in the Transition from Homelessness) <p>Low income housing assistance is provided primarily through the Health and Rehabilitative Services Administration, which oversees the Mental Health Division (MHD). The MHD operates an integrated system of care for people with mental illness who are enrolled in Medicaid and for those who are low income and meet the statutory need definitions. The MHD is actively working with all partners in the mental health system, including the Regional Support Networks for the coordination of service provision at the local level.</p> <p>The PATH Program is a formula grant program that funds the 50 States, to support service delivery to individuals with serious mental illnesses, as well as individuals with co-occurring substance use disorders, who are homeless or at risk of becoming homeless. PATH dollars are available to support community-based outreach, mental health, substance abuse, case management and other support services, as well as a limited set of housing services, and services to help clients access housing resources.</p>	
Target Populations	Homeless, mental illness and co-occurring disorders
Contact Information	Hank Balderrama PO Box 45320 Olympia, WA 98504 Phone: (360) 902-0820 BALDECH@dshs.wa.gov

4. DASA (Division of Alcohol & Substance Abuse) <p>Individuals are eligible for DASA-funded services if they are low-income or indigent, and are assessed as chemically/alcohol dependent. The Division of Alcohol and Substance Abuse (DASA) Treatment Services are designed to provide indigent, low-income individuals, and their families, who are experiencing a range of abuse and addiction problems with alcohol and other drugs with a continuum of contracted certified treatment services, which treat them with dignity and respect. Services are designed to address the gender, age, culture, ethnicity, and sexual orientation of individuals and their families, with the goal of abstinence from alcohol and other drugs and reducing the harmful effects of these substances on people's lives. Treatment services are designed to maintain a cost-effective, quality continuum of care for rehabilitating alcoholics and drug addicts.</p>		
Target Populations	Homeless and low income people that are chemically/alcohol dependent.	
Contact Information	DASA 1-877-301-4557 or (360) 725-3700 626 - 8th Avenue SE, MS: 45330 Olympia, WA 98501	Alcohol & Drug Help line: 1-800-562-1240 or 206-722-3700 Substance Abuse Help line: 1-800-662-9111 or 206-725-9696 www.dshs.wa.gov/dasa

<u>National Interagency Council on Homelessness</u>	
<p>The Interagency Council on Homelessness is responsible for providing Federal leadership for activities to assist homeless families and individuals. This includes planning and coordinating the Federal government's activities and programs; monitoring and evaluating assistance to homeless persons provided by all levels of government and the private sector; ensuring that technical assistance is provided to help community and other organizations effectively assist homeless persons; and disseminating information on Federal resources available to assist the homeless population. Regional Coordinators have been identified in 10 regions throughout the US to work to foster at the state, county and local levels initiatives that offer the performance outcome of solutions that end homelessness for individuals and families.</p>	
Target Populations	Chronically homeless
Contact Information	<p>Paul Carlson, ICH Coordinator c/o HUD Regional Director's Office 909 1st Ave. Seattle, WA 98104 Phone: (206) 220-5362 paul.carlson@usich.gov www.ich.gov</p>

NON-PROFITS AND CONSULTANTS

Building Changes

Formally known as AIDS Housing of Washington, Building Changes is a catalyst for ending homelessness. We address the economic and social conditions that adversely affect people's housing, health, and job opportunities. Building Changes coalesces public and private resources to create lasting solutions, transforming the way people in need are served.

Target Populations	Homeless families and individuals, chronically homeless
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Contact Information	Betsy Lieberman, Executive Director 2014 East Madison, Suite 200 Seattle, WA 98122 Phone: (206) 322-9444 x12 Fax: (206) 322-9298 Betsy.Lieberman@BuildingChanges.org www.buildingchanges.org
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Common Ground

A non-profit consulting firm specializing in low income and special needs housing development in Washington state. Since 1980, Common Ground has assisted in the development of over 4,000 units of housing. Common Ground develops housing for sponsoring organizations, provides technical assistance to strengthen housing organizations' capacity to develop, own, and manage housing, and offers planning and program development services to most effectively use limited public and private housing resources.

Target Populations	Low income and special needs
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Contact Information	<div style="display: inline-block; width: 48%; vertical-align: top;"> Dan Landes, Managing Developer Common Ground 419 Occidental Ave South, Suite 201 Seattle, WA 98104 Phone: (206) 461-4500 ext.115 Fax: (206) 461-3871 danl@commongroundwa.org www.commongroundwa.org </div> <div style="display: inline-block; width: 48%; vertical-align: top;"> Niki Smith, Managing Developer Common Ground 720 W. Boone, Suite 101 Spokane, WA 99201 Phone: (509) 326-3678 ext. 22 Fax: (509) 326-5964 nikis@commongroundwa.org www.commongroundwa.org </div>
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<u>Corporation for Supportive Housing</u>	
<p>The Corporation for Supportive Housing helps communities create permanent housing with services to prevent and end homelessness. CSH makes supportive housing understood, available, and effective. They advance their mission by providing high-quality advice and development expertise; by making loans and grants to supportive housing sponsors; by strengthening the supportive housing industry; and by reforming public policy to make it easier to create and operate supportive housing. CSH works to foster innovative approaches to supportive housing, and then builds awareness and support for these new ideas.</p>	
Target Populations	Low income populations
Contact Information	CSH 1330 Broadway, Suite 601 Oakland, CA 94612 (510) 251-1910 ca@csh.org www.csh.org

<u>Enterprise Community Partners</u>	
<p>The Enterprise Community Partners is dedicated to bringing lasting improvements to distressed communities. Enterprise is a national, non-profit and community development organization that works with thousands of organizations nationwide, improving their communities through efforts that include building affordable housing for families, seniors and the disabled, increasing the availability of quality child care, and improving community safety. Enterprise - with more than 25 years of experience working in low- income communities - provides hands-on, customized expertise to these grassroots organizations. Since 1982, Enterprise and its related organizations have raised and leveraged \$9 billion in equity, grants and loans to help build and preserve more than 225,000 affordable rentals and for-sale homes to create vital communities.</p>	
Target Populations	Low income populations
Contact Information	Doris Koo, Vice President and Western Regional Director Enterprise Community Partners 411 1 st Ave South, Suite 401 Seattle, WA 98104 Phone: (206) 622-1818 dkoo@enterprisecommunity.org www.enterprisecommunity.org

<u>Impact Capital</u>		
The organization offers a variety of financing products designed to help nonprofits identify, prepare, and carry out projects (e.g. affordable housing, mixed-used, and community facilities) that benefit low-income individuals and families. Loans are available for short-term, interim uses that carry projects from concept, through construction, to permanent financing. In addition, Impact Capital offers technical assistance grants and training that focus on finance, development, and asset management topics.		
Target Populations	Low income populations	
Contact Information	Heyward Watson, CEO Impact Capital 401 Second Avenue South, Suite 301 Seattle, WA 98104 Phone: (206) 587-3200 Fax: (206) 587-3230 www.impactcapital.org	Jonathan Clarke, Senior Program Officer Impact Capital 401 Second Avenue South, Suite 301 Seattle, WA 98104 Phone: (206) 587-3200 ext 111 Fax: (206) 587-3230 jon@impactcapital.org

<u>Low Income Housing Institute</u>		
The Low Income Housing Institute (LIHI) is a private non-profit developer, owner and operator of affordable housing. LIHI owns and manages low-income housing throughout the Puget Sound Region. LIHI also develops housing on behalf of other non-profit agencies and organizations and provides technical assistance through HUD's SHP program.		
Target Populations	Homeless, seniors, special needs, low income families and individuals	
Contact Information	Sharon Lee, Executive Director Low Income Housing Institute 2407 First Avenue, Suite 200 Seattle, WA 98121 Phone: (206) 443-9935 Fax: (206) 443-9851 housinginfo@lihi.org www.lihi.org	Colby Bradley, Supportive Services Manager 2407 First Avenue, Suite 200 Seattle, WA 98121 Phone: (206) 957-8072 Fax: (206) 443-9851 colbyb@lihi.org

<u>Office of Rural and Farmworker Housing (ORFH)</u>	
ORFH is a private, statewide nonprofit corporation that develops housing for farm workers and other rural, low-income residents of Washington State. ORFH provides direct, comprehensive, development services to local nonprofit corporations, housing authorities, municipalities and other organizations and individuals interested in developing farm worker housing. Our primary focus is multi-family rental housing and related facilities such as day care, laundry and tenant/management meeting rooms. ORFH offers all the necessary services to obtain capital financing and assure the quality of both housing construction and management.	
Target Populations	Low-income, farmworker, homeless populations.
Contact Information	Marty Miller, Executive Director Office of Rural and Farmworker Housing 1400 Summitview Ave., #203 Yakima, WA 98902

<u>Community Frameworks</u>		
Community Frameworks' mission is to support and develop affordable housing as a foundation upon which individuals, families and neighborhoods can build vital communities. Through its programs, Community Frameworks:		
<ul style="list-style-type: none"> • Builds and preserves homes for renters, first time homebuyers and people with specialized shelter and service needs • Helps other organizations develop their capacity to meet the housing needs of low- and moderate-income homebuyers 		
Target Populations	Low and moderate income populations	
Contact Information	Linda Hugo, Executive Director 409 Pacific Ave., Suite 303 Bremerton, WA 98337 Phone: (360) 377-7738 Fax: (360) 377-7740 info@communityframeworks.org	Diane Leigland, Deputy Director 315 W. Mission Ave. Suite 100 Spokane, WA 99201 (509) 484-6733 Ext. 103 (509) 483-0345 Fax dianel@communityframeworks.org

<u>Rural Community Assistance Corporation</u>	
<p>RCAC helps rural communities in 13 western states, building strong partnerships, advocate for small communities and develop capacity. Financing is available through RCAC to nonprofit organizations and public entities for affordable housing, community facilities, and water and wastewater systems. Services include site selection, contract negotiation, budget development, catering, coordinating special events and creating printed marketing and registration materials.</p>	
Target Populations	Community based rural organizations and tribal governments
Contact Information	<p>Corporate office: 3120 Freeboard Drive, Suite 201 West Sacramento, CA 95691 (916) 447-2854 (916) 447-2878 Fax rcacmail@rcac.org www.rcac.org</p>

<u>Technical Assistance Collaborative</u>	
<p>TAC is a national non-profit organization that works to achieve positive outcomes on behalf of people with disabilities, people who are homeless, and people with other special needs by providing state-of-the-art information, capacity building, and technical expertise to organizations and policymakers in the areas of mental health, substance abuse, human services, and affordable housing.</p> <p>TAC supports the efforts of public and non-profit agencies to successfully plan and implement the design, financing and management of public sector human services, mental health, substance abuse, and health care strategies. TAC also provides policy development, consultation, and technical assistance to help expand affordable housing and permanent supportive housing for people with disabilities, people who are homeless, and other households with special needs.</p>	
Target Populations	Homeless and special needs populations
Contact Information	<p>Ann O'Hara, Associate Director Housing and Homeless Team 31 Saint James Ave, Suite 710 Boston, MA 02116 Phone: (617) 266-5657 Fax (617) 266-4343 info@tacinc.org www.tacinc.org</p>

<u>Washington State Coalition for the Homeless</u>	
The Washington State Coalition for the Homeless is a leader in training, education, and advocacy with and on behalf of individuals and families who are homeless in Washington state. They are a non-profit organization governed by representatives elected by their county coalitions and joined in their efforts by service providers, agencies, legislators, business leaders, and individuals who are dedicated to ensuring that everyone has access to shelter, a basic human need.	
Target Populations	Homeless populations
Contact Information	Mia Navarro Wells, Executive Director Washington State Coalition for the Homeless PO Box 7436 Tacoma, WA 98417-0436 Phone: (253) 761-7446 Fax: (253) 761-7436 wsch_info@comcast.net www.endhomelessnesswa.org

Acronyms

ACRONYM	<u>Organization</u>
ADA	American Disabilities Act
AHAB	Affordable Housing Advisory Board
AHMA	Association of Housing Management Associations
AHW	AIDS Housing of Washington
AMI	Area Median Income
ARCH	A Regional Coalition for Housing
AWHA	Association of Washington Housing Authorities
CAC	Community Action Council
CARH	Council for Affordable and Rural Housing
CDBG	Community Development Block Grant (HUD)
CDC	Community Development Corporation
CDE	Community Development Entity
CDFI	Community Development Financial Institution
CHAM	Consortium of Housing and Asset Management
CHDO	Community Housing Development Organization (HUD Designation)
CHOC	Community Homeownership Center
CHRB	Community Housing Resource Board
CIP/EDF	Community Investment Program/Economic Development Fund (FHLB)
CoC	Continuum of Care
CRA	Community Reinvestment Act
CTED	Community, Trade and Economic Development (State of Washington)
DSHS	Department of Social and Human Services (State of Washington)
ELIHPA	Emergency Low Income Housing Preservation Action
ESAP	Emergency Shelter Assistance Program (State of Washington)
ESG	Emergency Shelter Grant (HUD program)
ESIC	Enterprise Social Investment Corporation
FHA	Federal Housing Administration
FHILP	(Washington State) Farm worker Housing Infrastructure Loan Program
FHLB	Federal Home Loan Bank

ACRONYM	<u>Organization</u>
FMR	Fair Market Rent
HAP	Housing Assistance Program
HB 2060	House Bill 2060
HDC	Seattle-King County Housing Development Consortium
HIP	Housing Improvement and Preservation Unit (State of Washington)
HOME	HOME Investment Partnership (HUD block grant)
HOPE VI	Housing Opportunities for People Everywhere
HOPWA	Housing Opportunities for People with AIDS
HRT	(Washington State) Housing Resource Team
HTF	(Washington State) Housing Trust Fund
HUD	(U.S. Dept. of) Housing and Urban Development
IHBG	Indian Housing Block Grant
LIHC	Low Income Housing Congress
LIHPRHA	Low Income Housing Preservation and Resident Homeownership Act
LIHTC	Low Income Housing Tax Credit
LISC	Local Initiative Support Corporation
LLC	Limited Liability Corporation
MAHRA	Multifamily Assisted Housing Reform and Affordability Act of 1997
NAHASDA	Native America Housing and Self Determination Act
NAHB	National Association of Home Buyers
NAHRO	National Association of Housing and Redevelopment Officials
NCCA	National Community Capital Association
NCDI	National Community Development Initiative
NDC	National Development Council
NEF	National Equity Fund
NLIHC	National Low Income Housing Conference
NMTC	New Market Tax Credits
NOFA	Notice of Funding Availability
OCD	Office of Community Development (State of Washington)
OMHAR	Office of Multifamily Housing Assistance (HUD)
PAE	Participating Administration Entity (HUD)

ACRONYM	<u>Organization</u>
PAT	Policy Advisory Team (State of Washington)
PDA	Public Development Area
PHA	Public Housing Authority
PJ	Participating Jurisdiction (HUD HOME block grant recipients)
PRAC	Project Rental Assistance Contract for HUD 202 and 811 projects
RCAC	Rural Community Assistance Corporation
RHS	Rural Housing Service
SHOP	Self-Help Homeownership Opportunities Program
SHP	Supportive Housing Program
SHPO	State Historic Preservation Office
SLIHC	Spokane Low Income Housing Consortium
TA	Technical Assistance
TBRA	Tenant Based Rental Assistance
THOR	Transitional Housing Operations and Rent (State of Washington)
TPA	Technical Plan for Assistance (HUD)
TPCAHC	Tacoma-Pierce County Affordable Housing Consortium
URA	Uniform Relocation Act
USDA RD	U.S. Department of Agricultural Rural Development
WA-CERT	Washington Community Economic Revitalization Team
WCRA	Washington Community Reinvestment Association
WLIHA	Washington Low Income Housing Alliance
WSHFC	Washington State Housing Finance Commission
WSHTF	Washington State Housing Trust Fund

Glossary of Terms

A

Absorption rate: A rate that is a forecast of how quickly properties can be sold or leased in a given area. For example, if a developer can lease 20% of the units available to the market in a given area for a given time, the absorption rate is 20 percent.

Adaptive reuse: Providing a new use for an older, but sound, structure. An example would be an abandoned warehouse converted into business or residential condominiums.

Affordable Housing Program (AHP): A program of the Federal Home Loan Bank system which allows the Regional Banks of the System to make subsidized funds available through member institutions for the production of affordable housing to serve families below 80 % of their area median income (AMI).

Affordability: Affordability is achieved when a household's rent or mortgage payment and utility costs do not exceed 30 percent of the monthly income for the targeted income group as adjusted for household size.

Agrarian: Something that relates to land or to a distribution or division of land. **Agreement of sale:** Known by various names, such as contract of purchase, purchase agreement, or sales agreement according to location or jurisdiction. A contract in which a seller agrees to sell and a buyer agrees to buy, under certain specific terms and conditions spelled out in writing and signed by both parties.

American Institute Of Architects (AIA): A professional organization of architects. All registered architects subscribe to AIA's standards of ethical practice.

American Institute Of Real Estate Appraisers (AIREA): Formerly, a member organization of the National Association of REALTORS (NAR). AIREA severed its affiliation with NAR in 1990 and merged with the Society of Real Estate Appraisers to form The Appraisal Institute. The Appraisal Institute officially began operation on January 1, 1991.

American Land Title Association (ALTA): An organization comprising title insurance companies, abstractors and attorneys specializing in real property law. ALTA has adopted many title insurance policy forms that standardize coverage nationally for property owners and lenders. Many states require ALTA standardized title insurance policies.

Anchor tenant: A retail store in a shopping center used as a major draw to the center. The presence of an anchor tenant helps secure financing for the center and enhances the chance of success for other tenants as it draws the public to its store. The store is normally part of a major chain and is a name easily recognized by the public. Depending on the size of the shopping center, there can be several anchor tenants.

Appraisal: An expert judgment or estimate of the quality or value of real estate as of a given date. Relies upon one or more of three different types of valuation approach depending upon the property type and current or anticipated usage: The Market Approach, Cost Approach or Income Approach.

Assisted Living: A package of services provided to frail seniors or persons with disabilities in a licensed residential facility to assist each resident with one or more of their activities of daily living (ADL). Such services include, but are not limited to bathing, cooking, dressing and some nursing or medical care, but do not include continuous skilled nursing care as provided in a nursing home facility.

Assessed value: The value of real property established by the tax assessor for the purpose of levying real estate taxes.

Asset: Something of value that you own. An asset could be a car, a retirement fund, stocks or bonds, or even a valuable piece of furniture.

B

Basis: The total amount paid for a property, including equity capital and the amount of debt incurred. For a LIHTC project, the initial value that is eligible for tax credits.

Bond: A formal certificate that evidences a debt and outlines the terms. It is a formal promise to pay a lender a specified sum of money at a future date -- with or without collateral. The promise must be in writing and signed and sealed by the maker (borrower). The balance owed is paid on a future date with a series of interest payments in the interval.

Builder's risk insurance: Insurance used to protect builders against fire and special risks while they have buildings under construction.

Building code: Local and State Laws that set minimum construction standards.

C

Capital asset: As defined by the IRS, an asset that can receive favorable treatment upon sale. Assets excluded would be inventory, property held for resale property used in a trade or business.

Capital improvement: A permanent improvement that increases the value of real property and extends the useful life of the property. It is expenditure different from a necessary repair expense. Painting a house is a maintenance repair expense, whereas the installation of vinyl or aluminum siding is an improvement.

Capital Needs Assessment: A document completed by a professional, independent party that defines what a project's immediate and long term capital needs are and provides a plan for financing such needs.

Capitalization rate: Commonly called the cap rate, the capitalization rate can be used as a division factor to decide the capital value. The net income from an investment divided by the cap rate will equal the capital value, or value. The cap rate is a combination of a return or recapture of the investment and a return on the investment.

Cash Flow: Cash available for the property owner after vacancy, expenses and debt service payment have been deducted from gross income.

Certificate Of Occupancy (CO): An official document by a governing authority stating that a structure complies with the building code and may be occupied legally.

Collateral or security: Property that backs up a loan. If the borrower does not pay back the loan as agreed, the lender can take the collateral. A house is collateral for a mortgage loan. A house gives security to a mortgage loan.

Community Development Block Grant Program (CDBG): Provides eligible metropolitan cities, urban counties (called "entitlement communities"), and state governments for rural areas with annual direct grants that they can use to revitalize neighborhoods, expand affordable housing and economic opportunities, and/or improve community facilities and services, principally to benefit low- and moderate-income persons.

Community home buyer's program: An alternative financing option that allows households of modest means to qualify for mortgages using nontraditional credit histories, 33 percent housing-to-income and 38 percent debt to-income ratios, and the waiver of the usual two payment cash reserve at closing.

Community home improvement mortgage loan: An alternative financing option that allows low- and moderate-income home buyers to obtain 95 percent financing for the purchase and improvement of a home in need of modest repairs.

Community land trust mortgage loan: An alternative financing option that enables low- and moderate-income home buyers to purchase housing that has been improved by a nonprofit Community Land Trust, and to lease the land on which the property stands.

Comparables: Properties that are similar or comparable to the subject project.

Contractor: In the construction industry, a contractor is one who contracts to erect buildings or portions of them. There are also contractors for each phase of construction: heating, electrical, plumbing, air conditioning, road building, bridge and dam erection, and others.

Cooperative housing: An apartment building or a group of dwellings owned by a corporation, the stockholders of which are the residents of the dwellings. It is operated for their benefit by their elected board of directors. In a cooperative, the corporation or association owns title to the real estate. A resident purchases stock in the corporation, which entitles him to occupy a unit in the building or property owned by the cooperative. While the resident does not own his unit, he has an absolute right to occupy his unit for as long as he owns the stock.

D

Deed of trust: A document used in some localities in place of a mortgage agreement. The deed of trust places the title to the subject property into trust for the lender during the term of the loan.

Deferred maintenance: Depreciation caused by failure to maintain properly; sometimes called curable physical depreciation.

Depreciation: Decline in value of a property due to wear and tear, adverse changes in the neighborhood, or any other reason.

Developer Fee: A fee paid to the developer for services. It is used to offset overhead and is paid through the development process. It is usually based on a percentage of the costs, dollars per buildable square feet, or dollars per unit.

Displacement: The permanent relocation of a person (to include families, individuals, businesses, nonprofit organizations, and farms) as a result of a project assisted with public funds.

E

Easement: A legal interest that one person has in land belonging to or in possession of another person entitling the owner of the easement to use the other person's land or a right of way giving persons other than the owner limited access to or over a property.

Economic life: Length of time that improvements (buildings) will produce a competitive return or will be properly habitable. Land usually has an infinite economic life.

Entitlement Community: A local jurisdiction that receives an allocation of Community Development Block Grant funds directly from HUD.

Equity: The part of the total value of the development owned by the owner.

F

Fair housing act: A federal law that states what housing and real estate practices are discriminatory. The law also states in what ways those practices are to be avoided.

Fair market value: The amount an appraiser decides a house is worth. The appraiser compares the house with houses like it that have sold recently in the same area. The physical condition of the house also affects its fair market value.

Farm worker Household: A household whose income is derived from farm work in an amount not less than \$3,000 per year and which at the time of initial occupancy of the housing project, has an income at or below 50 percent of the area median income.

Feasibility analysis: Study of the cash flow, profitability potential and overall desirability of a project.

FHA (Federal Housing Administration): A division of the U.S. Department of Housing and Urban Development that insures mortgage loans.

G

General partnership: Form of co-ownership wherein all partners have a voice in the management of a business and unlimited liability for its debts.

Ground Lease: A lease of the land only. Usually the land is leased for a relatively long period of time to a tenant that constructs a building on the property. Gross Area The entire floor area of a building.

Gross lease: A lease agreement whereby the property owner pays taxes, insurance, repairs, and other costs.

H

Hazard insurance: Insurance that compensates for a loss on a specific property due to damages caused by fire, vandalism, theft, storm damage and certain other natural disasters.

Highest and best use: The use of a property that will yield the greatest return on the property.

HOME: Funds from the Department of Housing and Urban Development to local governments and states for new construction, rehabilitation, acquisition of standard housing, assistance to homebuyers, and tenant-based rental assistance.

Homeowner's insurance: An insurance policy that combines liability coverage and hazard insurance.

Homeowner's warranty: A type of insurance that covers repairs to specified parts of a house for a specific period of time.

Homestead: Primary residence as declared by the head of a household and filed with the county clerk in order to exempt the homestead from claims of creditors.

I

Improvement: Anything done to a house that increases its value, such as adding a sun porch or modernizing the kitchen or structure on real property.

Independent Living: A senior citizen or person with a developmental disability who lives in his or her own home or group facility and does not require assistance with activities of daily living. However, services may be provided to residents that are generally provided to seniors or special needs residents such as transportation, meals and social events. Typically, an independent living facility does not require licensing.

J

Joint tenancy: A form of co-ownership giving each tenant equal interest and equal rights in the property, including the right of survivorship.

Joint venture: An equity participation in which a lender puts up funds and others, such as developers, contribute expertise. Other examples include the participation of non-profits agencies with for-profit agencies where one provides the debt and the other the equity.

L

Lease: A contract between landlords and tenants for a possession of space for a specified amount of rent. Leases are used for all types of properties.

Leasehold: A possessory legal interest in real property acquired by a tenant (lessee) when she enters into a rental agreement with the owner of the property (landlord or lessor).

Lessee: The person renting or leasing a property. Also referred to as a tenant.

Lessor: A person who rents or leases a property to another. Also referred to as a Landlord.

Leverage: The use of borrowed funds to finance a portion of the cost of an investment.

Liability insurance: Insurance a contractor buys to protect herself and the person who hires her in case someone is hurt or damage is caused during the work she performs on a house.

M

Market rent: The current rent that real estate would bring if available for rent.

Market value: The price that property would be expected to bring in the open market under normal conditions.

Migrant Farmworker Housing: Developments that reserve all or some units for farmworker households who can document employment at a workplace during the year from which they cannot return to their primary residence every night. Units may be operated either seasonally, less than 12 months each year, or year-around. Residents must also meet the definition of farmworker.

Multi-Family Housing: Includes apartment-type structures with five or more units. Multi-family housing also includes condominium units in structures of more than one living unit that do not meet the definition of single-family housing.

N

Net lease: A lease agreement in which the tenant pays rent plus all taxes, insurance, repairs and other costs.

Net Operating Income (NOI): The potential rental income plus other income, less vacancy, credit losses, and operating expenses.

Nonconforming use: A use of land that lawfully existed before a zoning ordinance that is legally continued after the effective date of the ordinance, even though the use no longer conforms to the new zoning regulations.

Non-Entitlement Community: Cities and towns with populations less than 50,000 or counties with populations less than 200,000 provided that the cities, towns and counties do not participate in HUD Urban County Consortiums.

O

Offer: A purchase proposal to the seller of a house, telling the amount a certain buyer would pay for the house and other conditions that would have to be met before the proposed house sale.

Operating expenses: Cash outlays necessary to operate and maintain a property.

Option: A Contract given by the owner of a property to another person, giving the latter a right to buy or lease the property at a certain price within a specified period of time.

P

Percentage lease: A lease in which the rent amount is based on a percentage of gross sales (monthly or annually) made by the tenant.

Percentage lease: A lease whereby the fee paid is a percentage of the income from business done on the premises.

Percentage rent: The additional rent (over a base amount) paid by tenants to owners based on tenant sales over a specified dollar amount.

Planned Unit Development (PUD): A Land Development project involving a mixture of land uses and densities not available for separately zoned units. Similar to condominiums, it is viewed as an integrated whole. Unlike condominiums, however, the individual unit owners do own a portion of the land under and around their individual unit.

Plat: A map showing how a property is subdivided into lots.

Prefabricated home: Home built or partially assembled prior to delivery to the building site.

Property inspection: The examination of a house by a licensed inspector to see if its structure is sound and if its mechanical systems, such as plumbing and heating, are working.

Proration: Allocation of costs and income between the buyer and seller of real estate at the time of the transaction closing, based upon the time of ownership of each.

Purchase and sale agreement: A written contract signed by the buyer and seller stating the terms and conditions under which a property will be sold.

R

Rehab: Short for "rehabilitation." To rebuild an existing house or building, to make the space more livable or usable and more valuable.

Relocation Expenses: Payments made to families, individuals, businesses, nonprofit organizations, or farms when temporary or permanent relocation is necessary.

Remodeling: To rebuild and improve a house or building, often changing its "model" or layout or adding rooms.

Rent: All charges for use and occupancy of the property payable by or on behalf of a household occupying a unit, whether or not such amounts are technically "rent" under landlord-tenant laws.

Rentable area: The actual square foot area for which the tenant will pay rent. Compare with gross area and usable area.

Right-of-way: The right to cross over or under another person's property for ingress, egress, utility lines, or sewers.

Riparian rights: Rights of an owner of property abutting water to use the water and have uninterrupted flow.

Rural: Those projects located in areas where the population is less than 25,000 for towns and 60,000 for unincorporated areas and are rural in character.

Rural Development (RD): Formerly the Farmers Home Administration, RD is part of the U. S. Department of Agriculture. It administers grant and loan programs to promote and support housing and essential community facilities development in rural communities.

S

Sale cost: The brokerage commissions and fees, and any additional transaction costs that are incurred during the sale of the property.

Sale price: The total amount paid to the seller at time of sale.

Sale proceeds after tax: The sale proceeds before tax minus the tax liability on the sale.

Sale proceeds before tax: The sale price minus the sale costs and the mortgage loan balance.

Section 8 Existing Rental Assistance: A Federal program that provides rental assistance to low-income families who are unable to afford market rents. Assistance may be in the form of vouchers or certificates.

Section 8(a): - Section 8(a) of the Small business Act authorizes Small Business Administration (SBA) to enter into contracts with other federal agencies to supply needed goods and services. The SBA in turn subcontracts the actual performance of the work to small businesses enrolled in the SBA's 8(a) Program. The goal of the 8(a) Program is to help eligible small firms become independently competitive for contracts.

Section 9 Operating Subsidies: Section 9(a) of the U.S. Housing Act of 1937 authorizes HUD to make annual contributions to Public Housing Authorities to pay for the operation of public housing rental units. The payments are called Operating Subsidy.

Section 106a: Technical assistance to nonprofit sponsors of federally-assisted housing programs and counseling to tenants and homeowners, authorized by the Housing and Urban Development Act of 1968.

Section 106b: Loans to nonprofit sponsors of federally-assisted housing programs, authorized by the Housing and Urban Development Act of 1968.

Section 202: Loans for the construction or rehabilitation of housing for the Elderly and Handicapped, authorized by the Housing Act of 1950.

Section 202 Mandatory Conversion: Requires Public Housing Authorities to demolish or sell certain public housing units, which cannot be reasonably operated or revitalized due to their deteriorated condition.

Section 203: Basic Single Family housing mortgage insurance.

Section 207: Basic Multifamily housing mortgage insurance.

Section 221 (d) (2): Mortgage insurance on Single Family housing for low- and moderate-income families.

Section 221 (d) (3): Mortgage insurance on Multifamily housing for low- and moderate-income families.

Section 223 (e): Mortgage insurance for housing in older declining neighborhoods.

Section 223 (f): Mortgage insurance for refinancing of existing Multifamily housing.

Section 231: Mortgage insurance for housing constructed or rehabilitated primarily for elderly persons.

Section 235: Mortgage insurance and interest subsidies for low- and moderate-income home buyers.

Section 236: Rental and cooperative housing subsidies and mortgage insurance to reduce mortgage interest costs on rental units for lower income families.

Section 312: Rehabilitation Loan Program, which provides low-interest loans for the rehabilitation of housing in certain federally-aided areas.

Self-Help Homeownership Opportunity Program (SHOP): The program enables families to become homeowners with an investment of "sweat equity" – contributing their own labor to help with such tasks as painting, landscaping, carpentry and roofing. HUD grants will provide subsidies averaging \$10,000 to lower the price of each home. Families unable to afford a home and having incomes below 80 percent of the area median

income are eligible to receive HUD assistance under SHOP.

Single-Family Housing: Includes detached, semi-detached, row house, and townhouse units and subdivisions. Condominiums are included as single-family housing when they are zero-lot-line or zero-property-line construction; when units are separated by an air space; or, when units are separated by an unbroken ground-to-roof party of firewall.

Single-Room Occupancy (SRO): Housing consisting of single-room dwelling units that are the primary residence of their occupants. Each unit must contain food preparation and/or sanitary facilities if the project involves new construction, conversion of non-residential space, or reconstruction. If the units do not contain sanitary facilities, the building must contain sanitary facilities shared by the tenants.

Site: A plot of ground upon which anything is, has been, or will be located.

Special Assessments: A special tax imposed on property, individual lots or all property in the immediate area, for road construction, sidewalks, sewers, street lights, etc.

Step up lease: A lease in which the rental amount paid by the lessee increases by a preset rate at predetermined intervals.

Sublease: The transfer of a legal interest in leased premises by a tenant to another person that is less than the tenant's leasehold interest.

Subordinate: To make a mortgage subservient to another mortgage.

Survey: A drawing or map showing a property's boundaries, any places the property may have been improved or changed, rights of way, and other physical features.

Survey: The process that determines the shape, area, and position of a parcel of land by locating its boundaries.

T

Tax credit: Allowable reduction in the amount of income tax owed.

Tax deferred exchange: Trade of like-kind property that does not trigger recognition of taxable gain at the time of the exchange.

Tax: An enforced charge imposed on persons, property or income, to be used to support the State. The governing body in turn utilizes the funds in the best interest of the general public.

Tenancy by entirety: A type of joint ownership of property available only to a husband and wife.

Tenancy in common: A type of joint ownership in a property without right of survivorship.

Tenant improvements: A lease provision that obligates the owner to incur a prespecified dollar. Allowance amount to prepare the space for the tenant's occupancy.

Title company: A company that specializes in insuring title to property.

Title insurance: Protects lenders or homeowners against loss of their interest in property due to legal defects in title. Title insurance may be issued to a "mortgagee's title policy." Insurance benefits will be paid only to the "named insured" in the title policy, so it is important that an owner purchase an "owner's title policy", if he desires the protection of title insurance.

Title: Proof of ownership of a property. A clean title is one that shows no liens against it.

Transitional Housing: Developments offering intermediate term temporary residency ranging from two months to two years. Social services are typically included in this kind of development.

Triple-net lease: A lease in which the tenant pays, in addition to rent, all expenses related to the operation of the property.

U

U.S. Department of Housing and Urban Development (HUD): A federal government agency responsible for managing many of the nation's housing programs and for protecting rights of homebuyers, homeowners, sellers, and renters.

U.S. Department of Veterans Affairs (VA): A federal government agency responsible for programs for former members of the armed services.

Unsecured credit: Any credit that is not secured by property (such as a house). A credit card is unsecured credit, a mortgage loan is secured.

Usable area: Rentable area less certain common areas that are shared by all tenants (corridors, storage, bathrooms, etc.). Usable area = rentable area - common areas.

V

VA (Veterans Administration) Loan: Loan guaranteed by the Veterans Administration.

Vacancy: Loss Rent that is not collected due to turnover or sustained vacancy of a commercial space.

Valuable consideration: Consideration in the form of money, promises, or property.

Variable expenses: Costs, such as utilities, that vary with a building's occupancy rate.

Variance: In zoning, a permitted deviation for a particular property from the zoning category for that property.

W

Warranty: A guarantee by a seller or manufacturer that a product is what it is claimed to be, that it is in working order, and, in some cases, that the seller or maker will repair the product.

Water rights: Rights associated with the use of water adjacent to, in, or underneath the property.

Y

Yield: Return on an investment or loan.

Z

Zoning ordinances: The acts of an authorized local government establishing building codes, and setting forth regulations for property land usage.

Zoning: A county or city law stating the types of use to which properties can be put in specific areas.

Zoning: The division of an area or community by a government into districts or zones with regulations as to the use of land varying from one zone to another.

Glossary of Terms and Acronym list provided by: Impact Capital and LISC.